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THURSDAY, JANUARY 3, 1953



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ROYAL GENERAL INSURANCE COMPANY OF CANADA

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THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK

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ORGANIZED 1909



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Canadian Departments: 800 Bay Street, Toronto 2, Ontario

535 Homer Street, Vancouver 3, B. C.

Foreign Departments: 102 Maiden Lane, New York 5, New York

206 Sansome St., San Francisco 4, Calif.

Insurers in N. Y. Use Little Known Law to Write Poor Risks at Judgment Rates

NEW YORK—It has always seemed an anomaly in New York state that a nonadmitted surplus insurer can charge a judgment rate, one considerably more than the filed one, for a risk which a company entered there has to give up due to the poor experience on it.

However, this is not exactly the case. The New York law provides a means by which the entered company may charge a judgment rate on a risk. This authority is granted in section 185, paragraph 3. The section deals with deviations. The paragraph reads:

"Notwithstanding any other provisions of this section, upon the written application of the insured, stating his reasons therefor, filed with and approved by the superintendent of insurance, a rate in excess of that provided by a filing otherwise applicable may be used on any specific risk."

At least one casualty company now contemplates using the section on something of a wholesale basis, and several insurers entered in the state are reported to have made use of the section to get realistic premiums for risks which otherwise they did not feel justified in underwriting.

It is understood that some entered insurers are using this means to write limits over standard for assigned automobile risks. One company with a school board insured whose experience was highly unsatisfactory filed a special rate along with the board's reasons for asking for this kind of procedure and continued on the risk. This was a general liability line.

Not much use of the section has been made in the past. It has been only in the last year or two, when third party lines generally went sour, that insurers turned their attention to the section at all. Most insurers regard use of this route to more adequate premiums on poor risks as too much trouble for what they get out of it. Many underwriters would rather get off an unsatisfactory line, once it has gone bad, than try to cure it by special treatment of this sort.

Consequently, it is not considered likely that insurers will make such use of the section as to place them in the position of London Lloyds, which will write many risks that are not readily absorbed in the American market, at judgment rather than filed rates. The section does, however, enable an insurer to take care of the tough risk and maintain continuity of relationship with insured—as well as provide a market for insured who may find it very difficult under today's conditions to get insurance at all, if the current insurer turns him loose.

Use of the method also is limited naturally by the need for more than the usual dollars of expense, since the procedure is special. Consequently, even where insurers are disposed to use it at all they would do so only where there is a fairly substantial amount of premium involved.

The insurer must secure insured's signed statement as to the reasons for applying for special treatment under the section. The rate asked for each

risk must stand on its own bottom. It is understood that the insurance department will not approve a class rate for poor risks but acts on each risk as each application is filed.

It is possible that licensed companies might provide coverage more frequently for poor risks as they become acquainted with section 185 and how to use it. If they did, the tendency might be to reduce the rather common criticism that American insurers do not provide a market for the unusual risk, that too often it must seek insurance in nonadmitted insurers.

Midwest Conference Plans Are Now Shaping Up

The Midwest Territorial Conference program, to be staged at Detroit Feb. 22-24, is taking shape.

Howard W. Huttenlocher, Pontiac, Mich., chairman, has arranged for panel discussion sessions gauged to the viewpoint of the buyer. Such subjects as the adjustment of business interruption coverages and policyholder relationships involved and also adjustment of fidelity will be discussed by prominent adjusters and agents under the leadership of Emil L. Lederer, Chicago, chairman of the metropolitan and large lines agents committee of N.A.I.A., assisted by H. Herbert Corson of Nashville and M. Frank McCaffrey of Detroit.

The traditional breakfast conference of the rural and small lines agents committee under the leadership of Glenn May of Spencer, Ind., will handle farm marine coverages and comprehensive liability policies.

One complete day will be devoted to many phases of automobile insurance, accident prevention and the public interest of the C. P. C. U. in the middle west.

The "road aid" program of Detroit Assn. of Insurance Agents, which has been operating for several years and has created much interest, will be discussed. A sound color film, "The Weakest Link," is being developed in Michigan by the inter-industry highway safety committee and will be shown for the first time to an insurance audience during automobile day.

A special ladies program, including a tour of the Henry Ford Museum and Greenfield Village, will be provided.

Change Homeowners Forms

Since homeowners policies A and B were filed in Illinois and authorized there, certain major changes have been made in the Illinois forms, and these are now being reprinted or printed for the first time. This has caused a delay. Also, due to recent fire rate changes in Illinois it has been necessary to recompute rates, and Multiple Peril Insurance Rating Org. will set an organizational date for issuing the recomputed rates.

Insurance Women's Club of Washington had a talk by Howard M. Starling, Washington representative of Assn. of Casualty & Surety Companies, on "A Look into the Insurance Future."

General of Italy Enters U. S. for Fire Reinsurance

Ottocaro Weiss Is U. S.

Manager and A. R. William

Wang in Charge of Reinsurance

General Ins. Co. of Trieste and Venice, of which Ottocaro Weiss is American representative, has established a U. S. branch and has been licensed by New York to conduct a fire and marine business. Its offices will be at 44 Wall street, New York City. An initial capital and surplus of \$1,000,000 has been provided.



A. R. W. Wang

General is one of the leading companies of Europe. It operates worldwide, both in its own name and through 64 subsidiaries in various parts of the world, one of the most important being Buffalo Ins. Co. in this country. Mr. Weiss is chairman of the Buffalo board. He will also be the U. S. manager of the new branch, which in so far as fire business is concerned, will be confined to reinsurance.

A. R. William Wang, active in fire reinsurance in the United States for many years, will be in charge of reinsurance of fire and allied lines. In 1925 Mr. Wang was instrumental in organizing North Star Reinsurance, which he served as vice-president for more than 20 years.

Management Institute Is Set for Week of Aug. 17

The annual Institute for Advanced Agency Management will be held the week of Aug. 17 at University of Connecticut. National Assn. of insurance agents, the Connecticut association and the university jointly sponsor the affair.

A tentative program has been set up by Eugene A. Toale, N.A.I.A. director of education; Edgar H. Clarke, president, and William H. Wiley, executive secretary of the Connecticut association; H. Sage Adams, member N.A.I.A. educational committee, and Dean Laurence J. Ackerman, school of business administration, University of Connecticut.

The program will feature seminar discussions on office management, agency expense analysis, customer account analysis and legal and tax problems. These seminars will be held Aug. 19. This new feature will allow students to exchange ideas and discuss problems in greater detail than the lecture program will permit.

The tuition fee of \$75 includes room and board for the entire week. Attendance is limited to 50 and the program has been consistently oversubscribed.

North Carolina Assn. of Insurance Women has scheduled its annual meeting for May 15-17 at the Mid-Pines hotel, Southern Pines, N. C.

NLRB Reverses Self; State Farm Agents Called "Employees"

Collective Bargaining Election Is Ordered for Cal. Producers

National Labor Relations Board at Washington has reversed itself and now holds that the California agents of the State Farm companies of Bloomington, Ill., are employees within the meaning of the labor relations act and that an election must be held within 30 days to determine their wishes on collective bargaining representation. Previously, NLRB held that the agents constituted independent contractors and such an election need not be called.

Complainant is Insurance & Allied Workers Organizing Committee. The opinion is applicable to all the agents in California for all the State Farm companies selling life, auto, fire, or whatnot.

NLRB in its new opinion asserted that the agents are under the supervision and control of district managers. They are governed in their selling and servicing by the instruction of company manuals and underwriting aids. They must submit official forms covering all business transactions and detailed reports. The new men especially are expected to attend meeting that are set up. Agents may take no final action without home office approval. The compensation of agents is a unilateral determination on the part of the companies. Life agents who are terminated cannot solicit insurance until they get new employment. Terminated agents are barred from soliciting old policyholders.

The opinion went on to insist that the emphasis on sales quotas and the incentives designed to "pressure" agents into obtaining goals establish that the agents are salesmen whose output is subject to the dictates of the employer. Agents can't place risks with other companies in lines written by State Farm. Their advertising is subject to censorship. The recruiting, financing, and training of new agents, along with a course in life insurance available to experienced agents, and the social security and retirement plan, the opinion said, all point to the employer's purpose to develop and maintain a skilled, permanent body of employees. It is clear that the agents constitute an integral part of the employer's business without which the employer could not function. The agents constitute an appropriate unit for collective bargaining, the opinion concludes.

The case was reopened by NLRB on the plea of the union that it had new evidence.

In the decision of March 20, 1952, favoring State Farm, the members of the board said they agreed with the assertion of State Farm that the agents

(CONTINUED ON PAGE 15)

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North America Premiums, Profits, Increase in 1952

John A. Diemand, president of the North America companies, says it now appears that the 1952 premiums written by the fire and marine companies of the group will be about \$155 million, an increase of 7% over 1951. The loss experience for the year was more favorable than 1951, bringing about a better profit result.

For the early part of 1953 he expects that premiums will continue to increase at a rate of 5 to 10%, but points out that loss ratios are unpredictable. "There is every sign that the past underwriting profit in the fire classes will bring increasing competition for this business," he says.

"In the ocean marine business competition will be keen, even with less favorable profit outlook than in former years, as underwriters compete for a slackening volume of business. If a national policy of 'trade, not aid' is implemented by the incoming administration, it is possible that imports and exports may be somewhat greater in 1952.

"We expect, along with continued industrial expansion, a more pressing need for forms of specialized insurance protection throughout the inland marine insurance field. Tailormade policies covering new methods of installation and construction will be much in demand. Many lines of inland business, due to increasingly large loss ratios, can properly expect more rigid underwriting requirements.

"In the early months of 1952, the attitude of most casualty underwriters was influenced by the exceptionally bad underwriting results of the previous year. The market was tight, particularly in the automobile bodily injury and property damage field, as many companies refined their business and restricted their writings. The effects of inflation, which caused casualty insurance companies such huge losses in 1951, continued to be felt despite some rate increases in the most unprofitable lines."

Despite adverse profit possibilities, Indemnity of North America followed a policy of providing for normal growth of business and ended the year with premiums written of about \$72 million, an increase of 25% over 1951.

Continuing losses on automobile bodily injury and property damage liability insurance and a sharp upturn in fidelity losses contributed to an increase in the company's loss ratio over the 1951 result. While the expense ratio declined in handling a larger premium volume, the combined loss and expense ratios will result in an underwriting loss for the company in 1952.

Mr. Diemand says the total of premiums written by the North America companies for 1952 will be about \$227 million, with a combined loss and expense figure that indicates an underwriting profit for the group above the 1951 result.

In the first 11 months of 1952, the companies invested about \$33 million of new funds, as compared with last year's total net addition to the book value of securities owned of about \$26 million. At the end of 1952, invested assets of the companies amounted to about \$470 million, as compared with the 1951 figure of \$433,759,352. Total assets, which last year went over the

\$500 million mark, at \$504,006,877, will be substantially increased for 1952.

"The volume of insurance premiums is directly related to the growth of the national economy," Mr. Diemand says. "So long as there is growing business in the nation, premium writings by fire, marine and casualty companies will continue to rise.

"Looking ahead to what the New Year may bring forth, certain assumptions must be made: If price levels hold even and claims cost remain level, it is reasonable to hope that 1953 will show a profit to the casualty underwriter.

"Barring a series of catastrophic losses, such as the November, 1950, hurricane on the east coast, the fire and marine companies should continue to show reasonable profit."

Houston F. & C. Boosts Capital, Surplus \$2 Million

Addition of \$2 million to the capital structure of Houston Fire & Casualty of Fort Worth is announced by J. M. Ferguson, Jr., president. The additional funds were realized by the sales of 20,000 shares of preferred stock at \$100 each, all of which was subscribed and paid for by present stockholders. Its capital account now stands at \$1,750,000 and policyholders surplus at \$5,600,000. Mr. Ferguson said that premium writings in 1952 would be approximately \$9 million.

J. E. Chenault has rejoined the company, after having left for a year for private business, as vice-president and treasurer. Karl F. Vasen is executive vice-president; R. A. Dillard is advanced from assistant treasurer to vice-president, and T. R. Le Page was elected secretary.

LOCAL AGENCIES FOR SALE

159 TEXAS AGENCY in a city of 50,000 with \$50,000 premium income.

156 NEW MEXICO AGENCY in an attractive city has premium income of \$40,000.

152 ARIZONA AGENCY in prosperous community. This agency has a \$25,000 premium income.

157 CALIFORNIA AGENCY located in large southern California city—\$60,000 premium income.

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Maloney Holds to His Charges Against Brown & Sons

The transfer of the business of the Edward Brown & Sons general agency of San Francisco to Cravens, Dargan & Co., will not result in the dropping of the charges against the Brown organization by Commissioner Maloney of California. The entire staff of the Brown agency is joining Cravens, Dargan, and two of the principal companies formerly represented by Brown have appointed Cravens, Dargan as their Pacific Coast manager. Other companies are understood to be in process of doing so.

In his statement announcing the change, Malcolm Cravens, head of the Pacific Coast organization of Cravens, Dargan, expressed the hope that this would result in withdrawal of the charges, but Commissioner Maloney, in reply to a question as to the standing of Mr. Brown and other officers of the corporation, said that this would not alter the case.

"Edward Brown & Sons has been charged with a number of violations of the insurance code," the commissioner added, "the principal charge being the failure to keep intact and having in its possession several hundreds of thousands of dollars in insurance premiums collected from policyholders and not paid to the insurance companies. As a corporate licensee, it could act only through the natural persons who are named on its licenses as the individuals authorized to exercise the corporate license powers and who are held responsible for violations of the law unless they are able to show that they were not in any way personally at fault."

"The mere transfer of these individuals to another firm (apparently without restoration of the fiduciary shortage alleged) does not in any way cure the violations charged or change the picture as we see it."

He added that the department intends to go ahead with the hearing set for Jan. 12, at which time any change of circumstances may be offered for consideration.

Mr. Cravens said that since the fiduciary law covering managing general agents was adopted in California in 1951, there has not been a clear interpretation of its scope. "Prior to 1951," he explained, "managing general agents were not specifically named in the insurance laws of California as being subject to a fiduciary requirement that premiums collected be treated as trust funds, although there had been some discussion a year or two prior of managing general agents falling and being required to comply under the fiduciary law naming agents and brokers. Since the early days of the business, it has been customary for managing general agents to keep their accounts on the usual business basis of a debtor-creditor relationship."

"The application and interpretation of the California fiduciary law for managing general agents has not, I believe, been clear to the industry, but under any interpretation this law requires a high degree of liquidity and assets related to payables, at a large operating capital. The problems of the Brown corporation arose not from any fundamental change in its financial operation since the passage of the law, but quite simply from the fact that much of its assets then and now were in such non-liquid items as real estate, furniture and fixtures, and stock of

insurance companies represented by it, and the fact that its operating capital was not sufficiently large, which factors posed quite a problem for it in complying with the exacting requirements of the new law."

Transfer of the general agency contracts of Agricultural and Century of Edinburgh from the Brown organization to Cravens, Dargan were arranged by Wayne Seaver, executive vice-president of Agricultural, and Roland Gwynn, U. S. manager of Century,

both of whom went to San Francisco following publication of the allegations against Brown & Sons.

Maynard Garrison, former California commissioner and now a member of the law firm of Wallace, Garrison, Norton & Ray, is representing the Brown corporation.

It is understood that Brown & Sons voluntarily will surrender its license and see that all creditors are paid in full. The transfer of business and staff of the Brown organization to Cravens,

Dargan, according to Malcolm Cravens, is not a sale or merger. Edward Brown becomes associate manager of Cravens, Dargan for Pacific Coast operations.

The joining of these general agencies creates probably the largest premium producing agency on the coast. Cravens, Dargan is also engaged in the mortgage loan investment business thru its wholly owned subsidiary, Gulf Coast Investment Corp., now servicing some \$100 million in mortgage loans.

You can't 'GO ALL OUT' forever!



What About the Future of Your Agency?

Which will you have . . . Smart partner or Smart competitor?

By CARL LIPPOLD, Special Agent
Hartford Fire Insurance Company, Atlanta

"WHO IS GOING to perpetuate your agency — or keep it growing — when you reach the place where you can no longer handle the business due either to its continued growth or because you wish to relax your energies?

The best solution in most instances is a high-caliber young man who is willing to work hard to acquire an interest in a business of his own.

"Oh, no!" you are saying. "All, I have worked hard for years building up my business. I'm not going to let it go to some young fellow."

Well, suppose you are in a situation. By a certain age, probability peak. From an increasing agency's position, you will have entered a period where you are now your own boss. You will be as close to them as their business.

Staying ahead of the competition, keeping up with the work in your office . . . these are time and energy consuming jobs. Some day, you'll want someone to share the load!

But good partners don't just happen!

For excellent advice on choosing and training (and making financial arrangements with) a partner, ask us for a free copy of the informative article "What About the Future of Your Agency?"

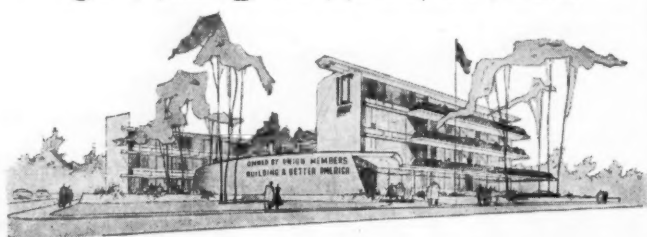


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Phoenix	Milwaukee	Cleveland	Havana	London

SUDEKUM IS MANAGER**Union Reinsurance of Switzerland Makes Entry Here**

Union Reinsurance of Zurich has entered the U. S. to do a fire reinsurance business. The U. S. head office is at 30 Broad street, New York, and the U. S. manager is Lothar Sudekum. Assistant manager is Robert Keller. Union Reinsurance has been in business 30 years.

Mr. Sudekum has resigned as executive vice-president of American Plan Corp. to take this position. He was born in Germany and after being educated at Universities of Heidelberg, Berlin and Breslau, he came to the U. S. in 1933. He started with Frank B. Hall & Co. and then was with Aetna Fire at Hartford. Later he was with Pilot Reinsurance. He saw war service as a member of the ski troops and in the intelligence service. He was wounded and hospitalized for eight months.

Mr. Keller comes to this country from the head office of Union Reinsurance. He was educated at University of Basle and he was in this country for some time with American Foreign Insurance Assn. He was in the Swiss army during the war.

Marcel Horne will be in charge of finances and statistics. He, too, has been with American Plan Corp. His father was president of a large Polish insurer and he and Marcel Horne got insurance experience in Germany, Austria and Poland. He became secretary-general of Warsaw Insurance Co. in 1931. He has been in the U. S. 12 years.

J. P. Morgan & Co. is U. S. trustee for Union Reinsurance.

Junior Silversmith Goes to General Agency as Veep

J. H. Silversmith, Jr., has been elected vice-president of the Denver managing general agency firm known as J. H. Silversmith, Inc. He has sold his interest in the local agency of Reichart-Silversmith, Inc., to take this new position. Since the war he has engaged in local agency work, and has done appraisal and survey work and has been an insurance consultant, as

representative of University of Denver. He is a C.P.C.U. and is an instructor at Denver University. He is a graduate civil engineer from University of Michigan and did graduate work in engineering at Harvard. He was in the army four years during the last war and he emerged as a captain in the engineers corps.

\$250,000 Bergenfield Loss

The insurance loss on the fire which destroyed a section of downtown Bergenfield, N. J., will run about \$250,000. It broke out in the basement of a store used as a warehouse by Ardsley Furniture Co., and spread to four one-story structures occupied by Mae Moon, women's clothing, Modern Shoe Store, Morehard Paint Supply Co., and Jody's, men's store.

The stores were part of a single building unit under one ownership and on the building structure there was \$62,000 of insurance which will probably run total. The remainder of the loss of \$250,000 is made up of damage to contents of the stores. There was \$22,000 of rental value on the building unit, expected to run about five months. The building unit is being reconstructed for the same occupancies. The fire occurred on a busy Saturday afternoon and spread so rapidly some customers were unable to escape with their handbags. One store owner lost a substantial amount of cash.

\$125,000 N. J. Church Loss

The fire which practically destroyed the First Congregational Church in East Orange, N. J., will cost insurers more than \$125,000, it is estimated. There was \$8,000 insurance on the contents and \$135,000 on the building. There may be some salvage, though the church building was left pretty much a charred shell. It was an 85 year old structure, third oldest in East Orange. The fire occurred in 10 degree weather, which hampered fire fighting.

Take Chattanooga C. of C. Posts

H. Clay Evans Johnson, president of Interstate Life & Accident, has been elected vice-president of Chattanooga Chamber of Commerce. William S. Keese, Jr., local agent, and Roy McDonald, president of Tennessee Hospital Service Assn., were elected directors.

FOR THAT HARD TO PLACE RISK

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Wind Deductible Introduced in Md.

The Maryland fire and E. C. rate revision to become effective Feb. 14 is announced.

Commissioner Jackson estimates that the net effect of the adjustments will decrease in premium collections of about \$350,000. There is introduced the \$50 windstorm deductible and the E. C. rate for dwellings with the deductible becomes 5 cents instead of 6 cents. The rate for full coverage E. C., however, goes up to 9 cents. On fire resistive construction the rate is increased 1 cent for removing the deductible.

The fire rates on residence properties has been decreased 7%.

For unsprinklered classes there are rate adjustments ranging from an increase of 50% on brick and frame flour mills, grain elevators, etc., to 10% decreases on brick and frame food plants, breweries, etc., garages, fire resistive mercantile risks and miscellaneous non-manufacturing risks and fire resistive dwellings. For sprinklered classes there is a 10% increase on fire resistive manufacturing and 15% increase on brick and frame non-manufacturing and 25% on fire resistive.

R. J. Chapman, Veteran National Underwriter Salesman, Retires

Robert J. Chapman, who for nearly 20 years has traveled Iowa, Idaho, Montana, Nebraska, North and South Dakota, Wyoming and part of Colorado for the National Underwriter Co., has retired on his doctor's orders. He is succeeded by Richard F. Black.

Mr. Chapman marked his 20th year with the National Underwriter Co. in October. He started with the company at Des Moines in 1932, after having been with Rough Notes Co. At first he traveled a limited field, but gradually his territory was enlarged to embrace seven states.

Mr. Black will take over all of Mr. Chapman's territory except North and South Dakota, in place of which he will handle all of Colorado. His headquarters will be at Omaha. He served in the Pacific during the last war and after that went to college in Tennessee for three years. He was with Zurich at Chicago as a group salesman, and later was with that company in Pittsburgh. He joined American Equity group of Miami in 1951 as special agent in Georgia, Florida and eastern Tennessee with headquarters at Atlanta.

Leslie Has Housecleaning

Commissioner Leslie of Pennsylvania has completed a "housecleaning" in his department that will save the taxpayers about \$100,000.

In a basement storeroom in the state building, Mr. Leslie found what at first glance looked like a roomfull of junk. But when the room was cleaned out, by department employees after hours, \$10,000 worth of equipment and filing cabinets was found; 60,000 penny post-cards—outmoded but still worth \$600; 350,000 window envelopes fit to use, reams of stationery and two steel safes in good condition.

The equipment not used by the department was given to other state departments, including one of the safes to meet an order that had been standing for months.

Even the old storeroom is now being utilized to house a business machine

that will speed issuance of brokers' licenses at a saving of \$60,000 a year. Transfer of publication of the brokers' bulletin, on which the department lost about \$7,500 a year, to a private publisher will now cost the department \$5 a year for a subscription.

Revise Tenn. Ph.D. Rates

The Tennessee department has approved physical damage rate revisions filed by National Automobile Underwriters Assn. Private passenger comprehensive rates are decreased 25%,

but collision premiums are increased, making a net 2% reduction in total premium revenue on private passenger automobiles.

Commercial local hauling rates have been decreased about 20% for fire, theft and comprehensive, and the local hauling \$50 deductible collision premiums have been reduced 10% as have the full coverage and \$25 deductible collision policies.

Adjustments have been made in the commercial intermediate and long distance rates resulting in decreases of approximately 15% for comprehensive

and other coverages, while there are increases in collision premiums for the \$1,000 deductible for truck-type tractors and higher valued commercial vehicles.

Yackel & Rupp Changes

Frank A. Rupp has resigned as secretary-treasurer of the Yackel & Rupp agency, Syracuse, N.Y. Raymond A. Yackel, son of Edward O. Yackel, president, will succeed to those positions. Edward O. Yackel, Jr., another son, has been elected vice-president.

SAVE
MONEY
for clients...

MAKE
MONEY
yourself!



Most manufacturers, retailers and wholesalers have stocks of merchandise that change in value from month to month. For smart agents this fact can be a real money maker.

Take for instance Joe Scratch-the-Head up there. In January his stock is worth \$20,000, in March it's \$30,000, in July it's \$22,000 and in November it's \$35,000. His various insurance men haven't been too smart so he's done these four things with his insurance on stock over the years.

- (1) Carried \$35,000. Joe is real bright and he soon realized he was paying for insurance he didn't need most of the time.
- (2) Carried \$20,000. He had a loss that November and that lesson wasn't hay.
- (3) Carried \$25,000. This, he knew, was wrong on both counts.
- (4) Changed the amount ten times a year. The nuisance and the short-rate charges gave him ulcers.

WHAT TO DO ABOUT IT?

You know what to do about it. Write the man a reporting form. But are you doing it? . . . Many agents are going to town with this idea. It's money in the bank because these insureds pay off in a big way.

Recently we sent our agents a new Agency Sales Bulletin on General Cover and Reporting Forms. It gives a lot of

low-down on these forms, and our agents get what other information they need from their Security-Connecticut fieldmen. But actually these types of insurance aren't complex. You write it yourself if all locations are in your state. Many sales (except in New York) are single-location reporting forms—as simple to write as specific insurance. When our agents get into interstate problems there's the help of our General Cover Department.

The Agency Sales Bulletin suggests how to sell these forms, gives ideas on what to say in selling them. It includes a letter that can be used prior to calls on prospects. It offers an attractive three-color folder titled "If the Value of Your Stock Changes from Month to Month . . .".

And in addition there's an Agent's Record form that helps them serve their clients better.

Perhaps you'd like to see this current edition of our Agency Sales Bulletin and a sample of the folder. We'll be glad to mail them to you—no cost or obligation. Simply complete and send the coupon.



SECURITY-CONNECTICUT COMPANIES, Department 14D New Haven, Connecticut
Please mail me, without cost or obligation, a copy of your Agency Sales Bulletin and folder on Reporting Forms.

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OF INSURANCE COMPANIES

Thomas North Retires; Fahey New President

Edward J. Fahey has been elected president of Thomas T. North, Inc., Chicago, to succeed Thomas T. North, who has retired after 41 years as head of the nationally known independent insurance adjusting firm which he founded as the Thomas T. North Adjustment Co. in 1911.



E. J. Fahey

Mr. Fahey began his adjusting career in 1923 at Peoria as an investigator for John E. Cassidy, a prominent insurance counselor and former Illinois attorney general under Gov. Horner. While there he was elected the first president of the Peoria Casualty Adjusters Assn. He remained with Mr. Cassidy for two years and then began the study of law, receiving his degree from DePaul University in 1929. The day after he left law school he went with the Kemper organization in the home office as metropolitan adjuster and claims examiner and remained in that position until 1938.

The same year Mr. Fahey was appointed branch claims manager for



THOMAS J. NORTH

Kemper and opened the central Illinois - eastern Iowa branch. In 1945 he joined Thomas T. North, Inc.

Mr. North was one of the country's first independent adjusters in all lines and certainly as an automobile adjuster, since he opened his company in 1911 when there were very few paved roads and the automobile industry was in its infancy.

Acquiring his knowledge of automobiles as head of an automobile repair shop, it was his idea that adjusters of that day had no idea of values and thus were not able to make adjustments in a business-like way. As a result, he began a one-man adjusting operation in Chicago with some of the companies writing automobile business, and in time developed an organization to handle all lines that has grown to be one of the largest independent adjusting companies in the country. Mr. North also created a reputation as a loss expert in London so that the company today is authorized as a London Lloyds adjuster.

The Mathes Brothers Co. agency, Dover, N. H., has just been taken over by Benjamin L. Orcutt, who has been comptroller of Kidder Press Co.

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Two New Secretaries for Royal-Liverpool; Others Advanced

Royal-Liverpool group has appointed R. Gordon Callan and Edgar W. Miller, Jr., secretaries. Mr. Callan will have immediate executive supervision of casualty underwriting operations, excepting the burglary and glass department, but including the special risk, payroll audit and loss prevention and engineering departments. Mr. Miller will have immediate executive supervision of the fidelity and surety department.

Ian Robertson has been appointed an assistant manager of the casualty underwriting department in charge of special risks. C. Fred Blackburn, formerly manager of the aviation department, has been appointed an assistant manager of the casualty underwriting department with general duties. Charles M. Pond has been appointed assistant manager of the casualty underwriting planning department.

Edwin B. Benson will succeed Mr. Blackburn as manager of the aviation department. Lawrence J. Robinson has been appointed assistant manager of that department.

Mr. Callan was educated in Scotland and joined the group at Glasgow in 1935. After service in the British army he joined the New York office in 1947. In 1950 he was made assistant manager of the automobile underwriting department and in 1951 manager. Last June he was named casualty manager with supervision of all casualty underwriting, except the burglary and glass and special risk departments.

Mr. Miller has had 23 years experience in the casualty and surety business, in both production and underwriting. He served successively as assistant manager at Detroit, manager at Pittsburgh, assistant regional manager at Washington, D. C., and most recently as manager of the special risk department.

Mr. Robertson was graduated from Trinity College in Scotland in 1932 and joined the group in the same year. He served in the British army and is a fellow of the Chartered Insurance Institute of England. He was transferred to New York in 1947 and has had general underwriting responsibilities since that time. In 1950 he was promoted to assistant manager of the compensation and liability department, and became manager of the casualty underwriting planning department last May.

Mr. Blackburn, an army air force veteran, joined the group in 1947 as superintendent of the aviation department after several years of insurance experience. He became manager of that department in 1950.

Mr. Pond, a graduate of Yale and of Harvard business school in 1932 and an army veteran, joined the group in 1945 in the compensation and liability department, and most recently was assistant manager of the special risk department.

Mr. Benson joined the general cover department immediately upon graduation from the University of Pennsylvania Commerce school and in 1950 was appointed assistant manager of the aviation department. He was on leave of absence for three years to the air force.

Mr. Robinson attended New York University, started as a junior in the

marine department in 1933 and has been with the group since that time except for 4½ years with the air force. He has been an underwriter in the aviation department since 1948.

Royal-Liverpool to Have New Home At Richmond

Royal-Liverpool announces plans for a new regional office building in the west end of Richmond, Va., at the

intersection of Broad, Fitzhugh and Lafayette streets. This will house the regional operations of the group and



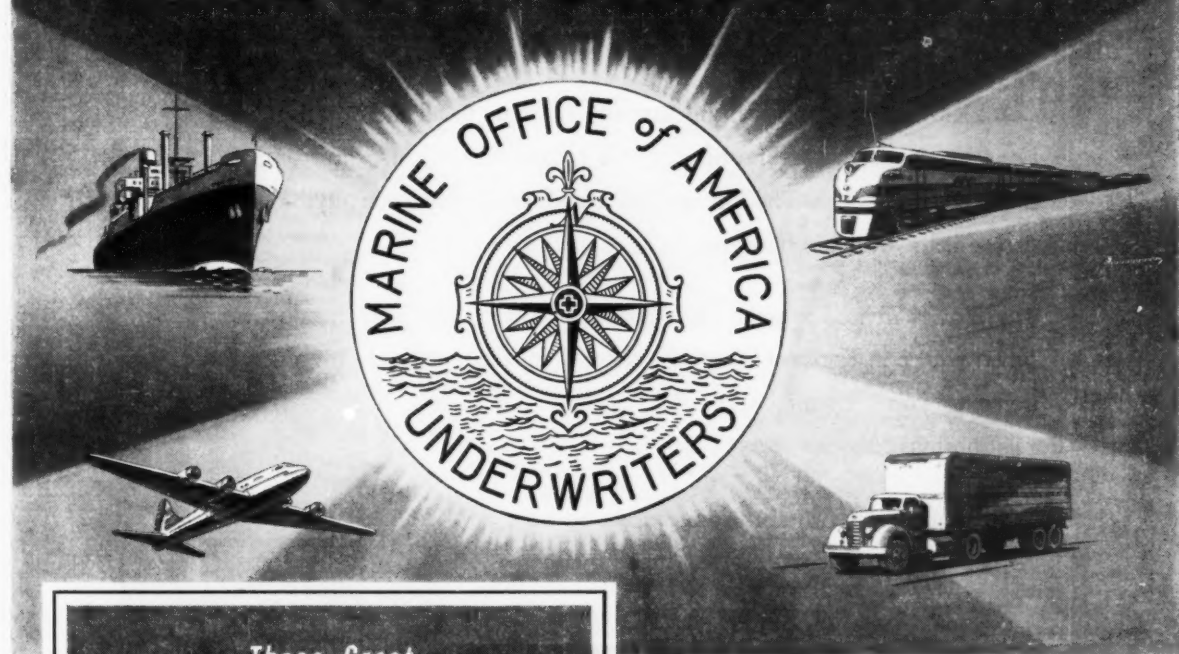
will also become the new home office of Virginia F. & M. It is expected that the building will be ready for occupancy

in December.

The building will consist of two stories and basement and will be of Georgian design. It will provide office space of over 20,000 feet for about 125 employees. The building will be air-conditioned throughout and will have adjacent parking facilities for 35 cars.

The office will serve the agents in Virginia, North Carolina and South Carolina, and will be under the supervision of Regional Manager Sidney P. Clark and Assistant Regional Manager F. Dudley Hollick.

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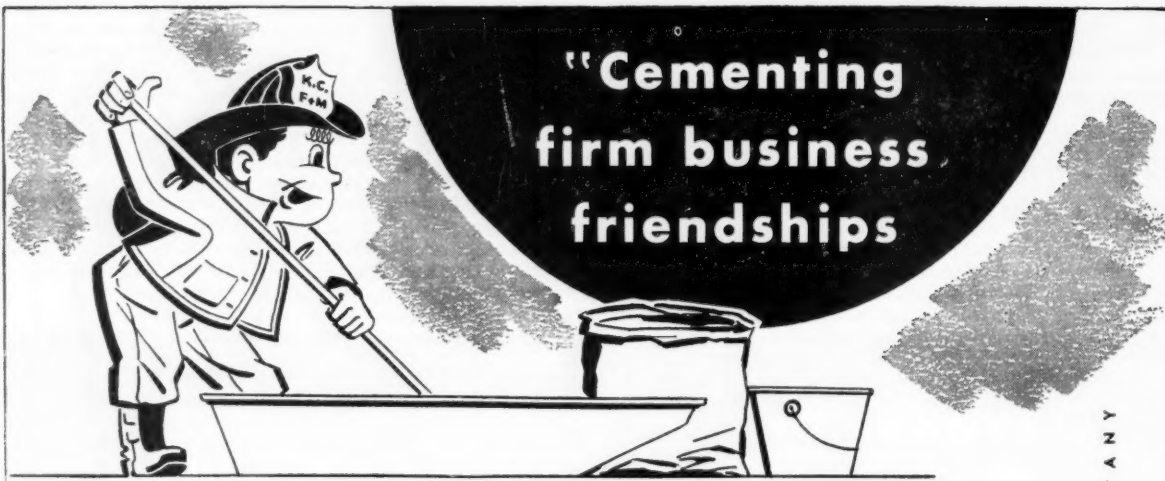
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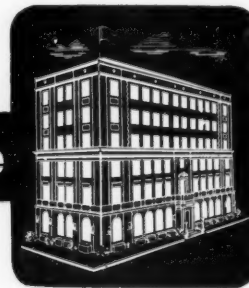
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Williamson Heads Loss Department of America Fore

America Fore group has appointed Secretary Loyal A. Williamson head of the fire companies' loss department to assume the duties relinquished by Vernon Hall, vice-president who retired Jan. 1. Frederic G. Buswell, assistant secretary, has been promoted to second in command of the department and John Blegen, general adjuster, succeeds to the duties formerly discharged by Mr. Buswell.

Mr. Williamson began his insurance career with Continental of the America Fore group in 1908 in the engineering department. Previous to that he had been a consulting engineer and assistant to the professor of electricity at Stevens Institute of Technology from which he graduated in 1907. After a time in the engineering department, he was transferred to the agency department as an inspector covering Ohio, Pennsylvania, New Jersey and eastern and southern New York. In 1910, he became special agent for eastern New York. Then he was with General Adjustment Bureau at Albany and Rochester. He was appointed assistant general adjuster of America Fore in 1922, and two years later became general adjuster for the fire companies in the New York loss department. In 1938 he was made assistant secretary, and secretary in 1951.

Mr. Buswell is also a graduate of Stevens Institute, 1918. He joined America Fore in 1926 after having been with Westinghouse in Pittsburgh and General Adjustment Bureau at Philadelphia. He served as Newark staff adjuster for America Fore from 1926 through 1945 when he transferred to the home office as assistant general adjuster. He was made a general adjuster in 1949 and elected assistant secretary in 1951.

Mr. Blegen began his insurance career with Continental in the loss department at Chicago in 1930. In 1951 he was transferred to the home office and was appointed general adjuster. Previously, he had been assistant general adjuster in the western department.

New Handbooks Issued for Minnesota, Nebraska

New, up-to-date Underwriters Handbooks for Minnesota and Nebraska have just been published by the National Underwriter Co. These handbooks provide complete and up-to-date information on agencies, companies, field men, general agents, solicitors, groups and other organizations affiliated with insurance throughout these two states.

Premiums and losses by lines, within these states, for all fire and casualty companies and life insurance paid for and in force for life companies, are also presented in special, statistical sections. Copies of either may be obtained from the National Underwriter Co. at 420 East Fourth street, Cincinnati 2, O., price \$12 each.

Binghamton Agency Shifts

Donald O. Wilson has been elected president of the Smith, Wilson Bros. & Stanton agency, Binghamton, N. Y., to succeed the late Guthrie R. Smith. M. O. Wilson becomes vice-president; Ralph W. Stanton, executive vice-president; Derwood R. Crocker, secretary, and Genevieve E. Cotton continues as treasurer.

Frank Newman Is Retiring as Official of Fire Reinsurer

Frank H. Newman, who is retiring as executive vice-president of General Security Assurance on a pension at the age of 65, was tendered a luncheon by President H. Marshall Robertson and the other officers. He was presented with a handsome television console by his fellow directors in General Security and with a silver cigarette container by the staff. Also present at the luncheon were a number of Mr. Newman's close personal friends from other reinsurance companies.

Mr. Newman has been an insurance man since 1904. He was almost 15 years with Continental, 10 years with L.L. & G., and for the last 23 years he has been associated with Mr. Robertson in reinsurance. His first job was as office boy to the old Committee of Twenty of National Board.

Mr. Newman will maintain a small personal office in the insurance district.

W. A. Brown Heads New Marine Unit of General of Seattle at S. F.

General of Seattle has opened an ocean marine department for the California division, which includes Nevada and Arizona. Headquarters are at San Francisco.

Windsor A. Brown, marine underwriter for Balfour, Guthrie & Co. of San Francisco for six years, will manage the new department.

Mr. Brown, after his graduation from the University of Washington in 1935, joined Marine Office of America at Seattle. He received his first marine training at New York and Chicago, returning to the Seattle territory in 1936 as a special agent. In 1941 he became assistant manager of the marine department of Johnson & Higgins at Seattle.

Wash. Agents Seek Accord With Automobile Dealers

The executive committee of Washington Assn. of Insurance Agents, meeting at Tacoma, decided to sponsor the Ohio-type anti-dealer licensing law in the 1953 legislature, "unless the officers of the association are able to effect an acceptable working arrangement with Washington Automobile Dealers Assn. for handling grievances."

Representatives of the Washington association held a preliminary conference with the officers of the automobile dealers Dec. 19 and further conferences are now in progress. The dealers' representatives were receptive to the general idea of working out some form of standard practice in connection with insurance involved in conditional sales contracts. President Matt F. Maury of the Washington association said that a definite decision one way or another will be reached prior to the convening of the legislature Jan. 12.

School Cover Problems Up

Washington State School Directors Assn., has elected Gerwyn A. Jones of the Cox-Jones agency, Walla Walla, as president. He has been active in the association for many years. The past year he headed the legislative committee. George W. Clarke of Clarke, Clarke & Albertson, Seattle law firm,

was reelected on the executive committee.

Messrs. Jones and Clarke appeared on a panel discussing general insurance problems of interest to school authorities. Another member of this panel was W. D. Gulliford, vice-president of General of Seattle.

Heffron Charleston Head

Robert C. Heffron has been elected president of Charleston, (S.C.) Board of Insurance Underwriters. Samuel H. Jacobs is vice-president; Henry Tecklenburg, Jr., is secretary. Election was

followed by the annual party sponsored by Amercian Mutual Fire, the Carolina General Agency, Carolina Mutual Ins. Co., Equitable Fire and Johnson & Johnson, Managers. About 350 took part.

New Agency at Elmira

Lewis E. Sindlinger and Milton E. Burt have formed the Sindlinger & Burt agency at Elmira, N. Y. Mr. Sindlinger has been in the insurance business at Elmira since 1923 and established his own agency in 1928. Mr. Burt has been special agent in central

New York of Standard Accident, for which the new firm has been appointed general agent.

Alexander & Co. Is New Title

Alexander & Company is the new name of the Pittsburgh agency which was formerly known as McCandless, Collingwood & Alexander. The new firm has been formed by C. Menges and Clarence H. Alexander.

Emmco has applied for license in California to write automobile insurance.



How to measure a Field Man

If you wrote your own specifications for the field man likely to be most helpful to you, what would you list?

First of all, you want a man who really *knows* insurance, ready and able to fill you in with the facts whenever you need information.

You want a man with authority from his company to make on-spot decisions, saving valuable time for you and your clients.

In the exchange of ideas on sales techniques which he gathers in his travels over the territory, he should be an extra pair of eyes and ears for you.

Further, he should be fully aware of your own particular problems and give you understanding cooperation.

When he calls, you want to be able to greet him as a friend, not simply an impersonal "representative".

It is no accident that the Fire Association-Reliance Field Men measure up so closely to the standard you would set. Your needs are kept in mind when candidates are first selected, and during a thorough, lengthy training in every phase of field activity. Most important, they represent a company that will never grow too large for "family" feeling, a company that has high regard for personal relationships and retains them through the years.

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Special Precautions Set Up By Assured to Meet Drought Hazard

The severe drought suffered late in 1952 in the mid-west was as much a concern for insurers as it was for the farmer, what with standard fire precautions becoming inadequate. A good example of how some assured utilized extra safeguards is described in a letter by J. Connor Wise, local agent at Joplin, Mo., to the companies in his agency.

In October the fire hazard increased to such an extent in Mr. Wise's city, that a city fire patrol was organized under the management of a local business man. The Joplin area was placed on an emergency basis because many fires raged out of control for several days.

Following are the precautions instituted by Thurston Chemical Co., at its nearby Atlas, Mo., plant:

Grass was cleared away on all sides of the building by using two bulldozers and graders. A fire lane was cleared on the west side of the building 50 yards wide extending to road.

A fire truck was set up with a 250 gallon tank. Thurston bought a pump and 500 feet of fire hose.

Several barrels, placed all around the building, were kept filled with water. A quantity of burlap bags was placed around each barrel of water.

The building was regularly wet down with fire hose.

Six extra watchmen were hired and all watchmen were placed on a seven day, 24-hour basis. Two watchmen were on duty at all times.

Smoking was prohibited except in certain areas on all property at Atlas. Safety methods as used in military service, to dispose of cigarettes, were described to all employees.

Regular meetings were held stressing the necessity of safety and precautionary methods during the fire hazard period.

Cal. Agents Meeting Set

The 1953 convention of California Assn. of Insurance Agents has been set for Nov. 2-4 at the Biltmore Hotel, Los Angeles.

The advanced agency management conference will be held again at Stanford University, Palo Alto, the week of June 22. The spring regional meetings will start Feb. 1, with President Robert Dawson visiting the local association meetings throughout northern California. George O. Johnson, vice-president, will handle those in central California and Paul Wolcott of San Diego, secretary-treasurer, will cover the southern California meetings.

See Cut in Tenn. Personnel

NASHVILLE—Although officials will not admit to a larger personnel than needed, the Tennessee insurance department, along with all other departments of the state government, is headed for a reduction in personnel and a curtailment of operating expenses under Frank C. Clement, who becomes governor in January. Arch Northington, Clarksville, appointed insurance commissioner, has pledged his full support of the new governor in his economy program.

Sons Carry on Wilson Agency

Kenneth H. Wilson, Jr., and John B. Wilson will carry on the Charles F. Wilson agency of Pittsfield, Mass., following the death of their father, Kenneth H. Wilson, president. The late Mr.

Wilson had entered insurance in 1919 and was at one time the largest accident insurance producer in the country and a member of the Million Dollar Round Table of life insurance agents.

Fire Rate Reductions Are Announced in Wisconsin

MILWAUKEE—Wisconsin Fire Insurance Rating Bureau has announced reductions from 5 to 25% effective Jan. 1 on dwelling risks, apartments, seasonal dwellings, builders' risks, automobile garages and repair shops, seasonal hotels and resorts, sprinklered risks and terminal elevators. Exposure charges have been removed from the dwelling schedule, and the differential for approved and unapproved roofs has been reduced. Form 49 may now be used to insure dwellings in the 1 to 4-family class, which previously has been limited to dwellings containing two families or less. The apartment class now begins with buildings occupied by five or more families.

Commissioner Lange said the adverse experience on properties occupied by woodworking and metalworking the past five years justified an increase as to these classifications. Increases will amount to about \$250,000 on an annual basis, while decreases are estimated in excess of \$1 million.

Coon San Antonio Chief

San Antonio Insurance Exchange has elected these officers: Carlos W. Coon, Browning, Coon, French & White, president; Chas. F. Ladd, Phipps-Stiles & Ladd, vice-president; F. F. Ludolph, secretary-treasurer, elected for his 40th consecutive term.

W. L. Stiles, now in his 88th year and an invalid, and Mr. Ludolph are the only living charter members of the exchange. There are now 145 members.

Cave Joins Higginbotham

G. Whitfield Cave has joined the Jacksonville, Fla., general agency of Higginbotham Co. as special agent with headquarters at Jacksonville. Previously he was assistant secretary and chief underwriter of the Jacksonville general agency of Rhudy & White.

Service Guide

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Supreme Court Upholds Wis. Responsibility Law

The Wisconsin supreme court has upheld the state's financial responsibility law, reversing the decision of a district judge at Milwaukee who held a section of the law unconstitutional.

The motor vehicle department had suspended the license of Frank Stehlek when he refused to provide proof of financial responsibility after an accident and it was the section authorizing such action that was ruled invalid in the lower court.

Laughlin Suggests Raise for Director and Others

Loren Laughlin, retiring insurance director for Nebraska, in his annual report to Gov. Peterson recommended that the director be paid not less than \$10,000 and urged that a review of the state's insurance laws be authorized by the legislature. The salary now fixed by the legislature is \$6,500. He further urged higher salaries for the chief examiner and actuarial examiners in the department—not less than a base of \$5,000 with a maximum of five annual increases of 10%.

Mr. Laughlin presently has a brief filed with the state supreme court seeking approval of a salary increase from \$5,000 to \$6,500 which was authorized by Gov. Peterson in 1951 but turned down by State Auditor Ray Johnson. Mr. Johnson based this action on an opinion challenging the constitutionality of the raise written by Attorney General Beck's office.

Camlin Agency Is Honored

The John H. Camlin agency of Rockford, Ill., which represents Phoenix-London group, was presented with a plaque for 50 years representation of the company. The presentation was made at a luncheon by Elwood Fash, field representative, and W. Fred Balou, assistant manager.

The Camlin agency members are James J. Beattie, president; Glenn A. Mosser, vice-president; Esther A. Johnson, secretary-treasurer, and J. Mac Beattie, son of President Beattie.

M. & M. Promotes Two

L. P. Foster and John Kahl have been elected vice-presidents of Marsh & McLennan at Minneapolis.

Mr. Foster is head of the marine department. He has been with M. & M. for 6½ years, and in the marine business for 25 years. He is a past-president of Northwest World Trade Club and of Minneapolis Insurance Club.

Mr. Kahl, who is manager of the bond department at Minneapolis, has been with the organization since 1946. He entered insurance in 1935 as a bond underwriter with Hartford Accident at Chicago. From 1940 to 1943 was assistant manager of Travelers Indemnity at Minneapolis. He joined M. & M. after service as an officer in the navy.

Steve Booke Joins Cage

Steve Booke, business and financial editor of the Houston Post has joined Jack Cage & Co. as vice-president in charge of public relations and advertising. He will handle work for Insurance Co. of Texas, Life Insurance Co. of Texas, Continental Union and the ICT Discount Corp.

For 2½ years before joining the Post, Mr. Booke headed his own pub-

lic relations firm at Houston. Prior to that, for five years he was senior editor of Magazines of Industry at New York. He was with Advertising Age at one time and started on the New York Daily News.

"Ad" Conference Meets Set

Insurance Advertising Conference will hold its spring meeting March 26 at New York. The program will cover public, stockholder, employee and producer relations and there will be an insurance publications panel. The ban-

quet will honor agents and brokers who win awards in the first annual advertising competition of the association.

The fall meeting is scheduled for Nov. 13 at Skytop, Pa.

Neilson Production Chief

Robert A. Neilson, former casualty department head for Cravens, Dargan & Co., has been placed in charge of production. After attending U.C.L.A., he began his insurance career with Swett & Crawford at Los Angeles. After

serving overseas in the last war, he became a casualty special agent in west Texas for Cravens, Dargan & Co. In 1949 he was advanced to manager of the casualty department at Houston.

Smith Resigns as Chairman

Ralph W. Smith, Sr., former president of Unity Mutual Life & Accident of Los Angeles and now chairman, has resigned, effective Jan. 31. Control of the company recently changed hands.



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Moisant Gets 50 Year Accolade

Shirley E. Moisant was feted at a dinner at Kankakee, Ill., Tuesday on his fiftieth anniversary as a local agent there, the party comprising some 70 field men and other company executives, local agency friends from K.K.K., civic and business leaders,

family and agency associates, and Lyman Drake, Jr., state national director of Illinois Assn. of Insurance Agents. Mr. Moisant is a former president and for 28 years was the secretary of the last named organization. For the past 25 years he also has been publisher of the insurance publication, Agents Forum.

Arthur L. Corey, manager of Travelers Fire at Peoria, was in charge of

the dinner program, substituting for Robert H. Ramey, Travelers casualty manager at Peoria who is ill. David Larson, Illinois manager of Home, from Peoria, presented a 50 year plaque for his company and said that his company's research traced the Moisant agency's origins back to 1876. Mr. Moisant was presented a traveling bag by the field men, and with a watch by his agency associates. Among those speaking in appreciation of Mr. Moisant were William Lockwood, vice-president of the agency; C. A. Mueller, president of City National Bank of K.K.K. of

Struck Forming Insurer

Stuart H. Struck, who is secretary of the commission on motor vehicle accidents of the Wisconsin Legislative Council, is currently engaged in forming an insurance company to write sub-standard automobile insurance. Through his studies, he became convinced there is a need for such facilities and he is proceeding to put his views into effect. He is on leave of absence from University of Wisconsin, where he was an insurance professor.

New Barr Office in Cal.

Barr Adjustment Co. of California has opened a new office at Ridgecrest R. L. Rorex in charge. He has been with General of Seattle as adjuster.

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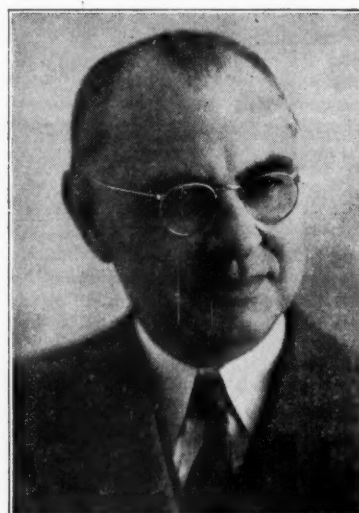
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SHIRLEY E. MOISANT

which Mr. Moisant is a director. Percy Loiselle, head of Triangle Construction Co., and president of K.K.K. C. of C.; Ron Henrekin, manager of the Chamber of Commerce; Pearl Steyer of the agency; Mr. Drake, Mrs. George C. Rice of Evanston, Ill., Mr. Moisant's daughter, and George C. Rice, Jr., the 17 year old grandson.

Mr. Moisant was born in 1882 and his family moved to K.K.K. in 1889, his father having been a French Canadian and engaging in the business of horse buyer. Mr. Moisant graduated in 1903 at Chicago Kent College of Law; he also worked in a law office at K.K.K. and he and an associate in that office, Henry F. Ruel, bought an agency that same year that was owned by William Fraser, a banker. Mr. Ruel later went on to a career at the bar and on the bench and Mr. Moisant bought him out in 1905. Mr. Lockwood has been with the agency 31 years; Caroline Ehrlich 33 years and Pearl Steyer 25.

Mr. Moisant was a director of Illinois Chamber of Commerce 18 years.

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Fireman's Fund Sets Field Roundup Dates

Fireman's Fund will hold its roundup of field men in the western department Feb. 8-12 at the Edgewater Beach hotel, Chicago. E. D. Lawson, vice-president and western manager, will be in general charge.

There will be field men on hand from 15 states and the nation-wide force of hail field men, the total number being about 100, plus the western department contingent. James F. Crafts, president of Fireman's Fund, and one or two other of the top executives are expected to attend.

Western Conference Rally Jan. 9
Western Conference of Special Risk Underwriters will hold its annual meeting Jan. 9 at Chicago.

FIELD

Aetna Fire Promotes Three in Missouri Field

Aetna Fire has made three promotions in the Missouri field.

H. E. Johnson, Jr., state agent, in western Missouri, now becomes resident manager at Kansas City. W. H. Crandall, state agent in St. Louis county, is now St. Louis manager, and T. T. Lilly, special agent in the eastern Missouri field, is now state agent for that territory, exclusive of St. Louis and St. Louis county.

Hobbs, Brashear Named in American Changes

American group has promoted Charles L. Hobbs to special agent in charge at Davenport, Ia. John W. Brashear has been appointed special agent to succeed Mr. Hobbs in southern Illinois. For five years he has been in the local agency business in the southern part of the state.

Harold Otterback has been named staff adjuster at Decatur, Ill., associated with Bill F. Green. Mr. Otterback is a graduate of the University of Wisconsin and attended American's Advanced Training School. He has been in the western department at Rockford, Ill., since 1950.

Grass, Kush Named by Sun in Mich., O., Shifts

Eugene Grass has been appointed by Sun as special agent in the lower peninsula of Michigan, associated with William J. Ried, state agent, at Detroit. John Kush, special agent in the Michigan field, has been transferred to Columbus, associated with Otto P. Sachs, state agent, handling Ohio and West Virginia.

Mr. Grass has been an underwriter in the western department at Chicago, having been with Sun for more than six years.

F. W. Brundick, III, Goes to Brundick & Bowles Post

F. W. Brundick, III, has been appointed special agent of the managing general agency firm of Brundick & Bowles at Jacksonville, Fla. He is the eldest son of F. W. Brundick, Jr., president of the general agency. He majored in insurance at University of Florida and then was connected with Brundick & Bowles for a time. Later he was at the head office of a company and then was in Scotland doing insurance work for six months. He has just completed a two-year hitch in the army.

Mangan Named in Illinois

The Pearl-American group has appointed George E. Mangan special agent for Illinois with headquarters at Springfield. He will assist State Agent Homer Sturgeon. Mr. Mangan was formerly staff adjuster for Western Adjustment and was recently with an independent adjuster. He is a graduate of Notre Dame.

Discuss Catastrophe Plan

At the Jan. 12 meeting of Minnesota Fire Underwriters Assn., the catastrophe loss adjustment plan will be presented by a panel under the guidance of Harlan Caton, adjuster. A dinner will follow with a special after-dinner program based on a film about automobile

arson with remarks by E. Harkness. Representatives of Underwriters Adjusting and Western Adjustment have been invited.

Hanover Names Savage in No. Illinois Field

Hanover Fire has named Richard R. Savage as state agent in northern Illinois with headquarters at Chicago. Mr. Savage is a graduate of De Pauw University and served in the navy. For several years he has been with Illinois Inspection Bureau.

Harry E. Johnson, state agent, will continue his headquarters at Chicago, and Richard P. White continues as state agent with headquarters at Springfield.

American Makes Changes in Its New Jersey Setup

American group has transferred A. W. Dietzmann special agent, from the Bergen county, N. J., territory to the Passaic and Sussex county area, succeeding Clinton D. Shepherd, recently transferred to Baltimore.

Associated with Mr. Dietzmann in servicing Passaic and Sussex counties will be Charles Heidt, special agent. Replacing Mr. Dietzmann for Bergen county will be Marvin M. Myers, special agent.

Headquarters for all three counties will continue in the Hackensack field office at 389 Main street.

Iowa Blue Goose Activities

The Iowa Blue Goose will hold its annual dinner-dance at Des Moines Feb. 6. Robert A. Alexander of St. Paul Fire & Marine is chairman of the committee in charge.

The Eastern Iowa puddle will hold its annual meeting at Cedar Rapids March 10.

Hodges to Pacific National

Maurice B. Hodges has been appointed special agent of Pacific National and Paramount Fire in Michigan. His headquarters will be at Detroit with James T. Lynch, state agent. Mr. Hodges has been with General Accident and Potomac as fire manager in Michigan for several years.

Topeka Office Enlarged

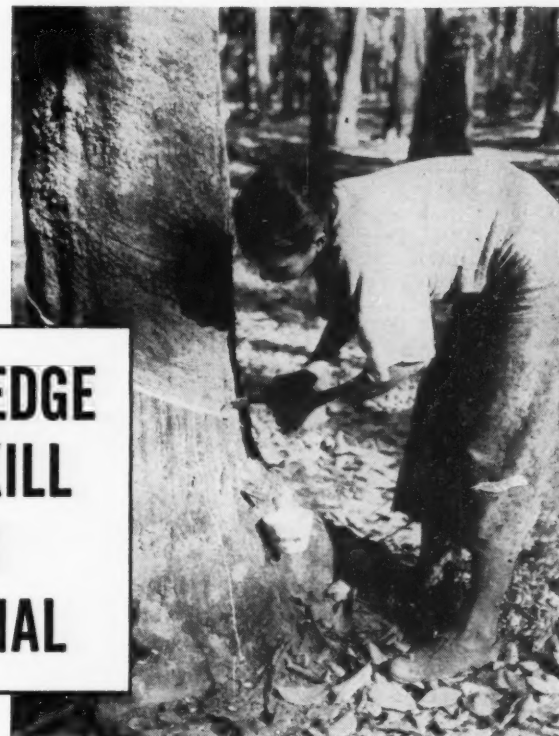
Crum & Forster is moving its Topeka office to a new and modern building at 207 East 8th street. This office is not only equipped and staffed to handle hail operations including issuing policies and assignment and payment of losses, but it will be gradually equipped to handle the casualty business of those Crum & Forster agents who are representing this branch of the organization. The operation will also include survey policy writing as in the past.

Lane Succeeds Ferris

Mark Ferris, manager of the St. Paul companies in Michigan, who retired Jan. 1, is succeeded by Nelson C. Lane, who has been acting as assistant manager since his transfer from Wisconsin last August. Mr. Lane went with St. Paul in 1935 as special agent in Wisconsin field. In 1943 he became manager at Milwaukee, holding that position until his transfer to Detroit.

The Diamond-Berk insurance agency, Miami, held open house in its modern two-story building at 1820 S. W. Third avenue. It contains 6500 feet of space and cost \$75,000. The principals are Harry Diamond and I. D. Berk.

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COMPANIES

Four Aetna Fire Home Office Executives Retire

Four home office executives of Aetna Fire have retired to the reserve force: John E. Downey, secretary; Emery L. Main, personnel director; T. Spencer Crane, supervisor of compensation claims, and Robert E. Price, office manager of the automobile department.

Mr. Downey was educated at Dartmouth and started with Aetna in 1921 as assistant superintendent of the special risks department. He was advanced to superintendent of that department in 1925 and was made its

manager a few years later. He was elected assistant secretary of the three fire companies then included in the Aetna Fire group in 1935 and secretary in 1938. In 1951 he was elected secretary of all companies in the group.

Mr. Main started with Century Indemnity in 1926 and soon was appointed office manager. He was subsequently made personnel director of the group. Earlier he was for many years in the casualty department of Aetna Life.

Mr. Crane, graduate of St. John's College and the University of Maryland law department, went with Aetna in 1928 and a year later was appointed supervisor of compensation claims. Previously he had spent 12 years with Georgia Casualty in charge of compensation claims at the home office.

Mr. Price joined the automobile department of Century Indemnity in 1929 after many years with Aetna Life. He advanced through various positions and in 1950, when the automobile departments of Century Indemnity and Aetna Fire merged, he was named office manager of the new department.

Oellers Retires; Meserole V. P. and 37-Year Veteran

Ralph S. Oellers has retired as vice-president of the Meserole companies. He has completed more than 37 years with the organization. He was appointed assistant secretary in 1923, secretary in 1934 and vice-president in 1940. In his earlier days he was with Lumbermen's of Philadelphia.

Mr. and Mrs. Oellers will be at Orlando, Fla., extensively.

Beale to Houston Insurer As Executive V. P.

William N. Beale, vice-president of Paramount Fire and Pacific National and secretary of Manufacturers Fire and Manufacturers Casualty, has resigned to become executive vice-president of Admiral Fire & Casualty, recently organized at Houston with paid-in capital and surplus of \$1,300,000 by the Bettess insurance interests, which operate the Bettess agency there.

Guest Is Aetna Loss Chief; Barton Named Assistant

Robert E. Guest, supervisor of the recovery division of Aetna Fire, has been appointed superintendent of the loss department to succeed Charles C. Tomlinson, Jr., who retired recently; William E. Barton, Jr., chief examiner, is named assistant superintendent of that department.

Mr. Guest was educated at Carnegie Tech and Harvard school of business administration. He joined Aetna in 1950 as supervisor of the recovery division of the loss department. Previously, he was treasurer of Air Cargo, Inc., and with other aviation concerns. He is an air force veteran.

Mr. Barton started with Aetna in 1921 as a clerk in the mail department. A year later he was transferred to the loss department, advancing through various positions in that department, and in 1945 was appointed chief examiner.

Minn. Department 80 Years Old

ST. PAUL—The Minnesota department is taking note that this year marks its 80th anniversary. Commissioner A. Herbert Nelson has dug up data showing that in that first year, 1872, there

were 71 companies operating in Minnesota with total assets of \$290,498,742, while this year there were 808 licensed companies with combined assets of \$71,133,705,952.

Carr in Legislative Post

Although he is said to have refused appointment as insurance commissioner, Joe C. Carr, Nashville local agent and former secretary of state, has accepted the post of clerk of the house of the Tennessee legislature, which he doesn't believe will interfere with his business commitments. He had already been named by Gov.-Elect Clemons to take care of all inaugural arrangements.

Owen to Nelson & Smith

The Nelson & Smith general agency of Kansas City has appointed Robert C. Owen special agent for Missouri and Kansas. He has an agency background and until recently was head of the alcohol tax unit of the internal revenue bureau at Kansas City.

Joins Deans & Homer

Robert E. Boardman, formerly with Canadian Fire at Los Angeles, has joined the Deans & Homer general agency as special agent covering southern California.

Budelier Rock Island Head

Francis J. Budelier has been elected president of Rock Island (Ill.) Assn. of Insurance Agents. Harold W. Schroeder is vice-president and Max Larson, secretary.

Tex. Adjusters' Meet Set

The convention of Assn. of Independent Adjusters of Texas will be held at Austin, Feb. 13 and 14. J. W. Gainer of Hammerman & Gainer, Austin, is now president.

Ed Lindsey, vice-president of National Assn. of Independent Adjusters, will preside at a regional meeting for the southwestern division, which will be attended by representatives of the states included in that region.

N. Y. Agents Elect Jan. 15

Assn. of Local Agents of New York City at its annual meeting Jan. 15 will hear Superintendent Bohlinger of the New York department. The group will also elect officers.

Wray D. Farmin, Jr., has returned from a year's duty with the army air force in Europe and is again associated with his father in Farmin-Rothrock Co., Spokane, Wash., local agency.

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Suit Filed to Block Philadelphia 3-Mill Tax

Suit to block collection of the new Philadelphia 3-mill mercantile tax from insurance agents and brokers has been filed by Philip Sterling, counsel for Insurance Agents & Brokers Assn. of Philadelphia and Suburbs.

It is brought in the name of the Tifft, Laver & Co. agency, J. Alden Tifft, John Alden Tifft, Jr., and Archie D. W. Tifft, officers of the firm acting as individuals and in behalf of the agents and brokers group.

The tax was scheduled to become effective Jan. 1 and would impose a levy of \$3 on every \$1,000 of commissions retained by the producer. The suit asked an immediate injunction to restrain collection of the tax. The court declined to issue an injunction until the case is heard but an agreement was reached with the city under which the ordinance will not be enforced against agents and brokers pending a court decision.

Several Changes Made by Millers National

Millers National and Illinois Fire have announced the resignation of Edward M. Gazette as state agent for Arkansas and the retirement on the companies' pension plan of D. B. Gamble, Michigan state agent, and Henry F. Tuerk, agency superintendent for Illinois.

Mr. Gamble is succeeded by Donald S. Coleman, who has assisted him in the field for many years.

Mr. Tuerk is succeeded by Eugene E. Wild, Illinois state agent. On July 1 of last year Mr. Tuerk celebrated his golden anniversary with Illinois Fire. This company was acquired in 1939 by Millers National, thus bringing together under the same management the two oldest fire companies in Illinois.

Mr. Wild will be assisted by Harold L. Klaus, special agent, who was recently promoted to the Illinois field from the home office underwriting department.

Joseph A. Bunk, who has been made superintendent of the survey department, will continue to office with Mr. Wild at Peoria, and Mr. Klaus will have headquarters at the home office at Chicago.

Dunne Assistant Manager For London Assurance

Bernard M. Dunne has been advanced to assistant manager of the Illinois department of London Assurance at Chicago. Karl Weipert is the Illinois department manager.

Mr. Dunne started with Sun in 1941 and remained with that organization until 1943 when he became an army paratrooper. He returned to the company in 1945 and joined London the following year where he worked in the fire department. More recently he has been special agent for the Chicago metropolitan area.

Midwestern of Okla. City Bought by Inhofe Group

Acquisition of the majority stock of Midwestern of Oklahoma City by Perry D. Inhofe, president of the Tri-State companies of Tulsa, and his associates has been announced. Mr. Inhofe said further announcements would be made following meetings of the directors. All of his associates in

the transaction are officers or directors of Tri-State or Tri-State Fire.

Tri-State, formerly Tri-State Casualty, was organized in 1933 and is licensed in 20 states. Tri-State Fire was organized in 1945 and is licensed in six states. Most of the officers and directors of the two companies are identical.

Midwestern, of which J. H. Abright, formerly of Dallas, is president, was organized in 1948 for multiple line operations. It is licensed in seven states.

NLRB Reverses Self on State Farm Agents' Status

(CONTINUED FROM PAGE 1)

are independent contractors because they are subject to control only as to the results and not as to the details of performing their functions. They went on to say at that time it was clear that the right of the insurers to exercise control over the methods and manner by which policies are written and serviced is not reserved by such general references in the agents' contracts of appointment as "under the direction of the company." Indeed the method of operation demonstrates that the agents involved enjoy wide latitude in implementing the contracts of appointment. Agents choose their working time, maintain their own offices, hire, discharge and direct employees in furtherance of agency operations and represent competing insurers. Also agents make only limited monthly reports, are not required to attend company meetings, set their own insurance quotas which are not mandatory, and function with little or no supervision. Though the manner of compensating agents is essentially on a commission basis, the entrepreneurial nature of the relationship in question is also evidenced by the fact that ultimate financial return is dependent upon the extent to which deductions for operating costs would result in profit or loss.

This earlier decision was signed by three members while the newest decision was signed by four. John M. Houston and Paul O. Styles signed both the earlier and the latest orders. Abe Murdock was a signer of the first order, but does not appear on the second. Paul A. Herzog and Ivar H. Peterson signed the second but did not appear in the first.

Explosion Loss at Kansas City to Run \$500,000

An explosion, believed to have been caused by the ignition of natural gas, completely demolished the Chili Bowl restaurant, 3513 Broadway, Kansas City, Mo., Jan. 5, and an ensuing fire burned out four adjoining buildings, causing a total loss estimated at \$500,000.

The explosion shattered windows in buildings several blocks away, and the Kansas City Life home office directly across the street suffered a 75% loss of glass. One of the buildings destroyed by the fire was that of the Frank Stephens agency of Mutual Benefit H. & A., which suffered a \$10,000 loss to furniture and fixtures.

The Chili Bowl had a \$38,000 loss on contents, total. It carries \$20,000 U. & O. insurance. The building housing the restaurant and the Singer Sewing Machine Co. shop was a total loss. It was insured for \$30,000.

An adjacent building which suffered fire damage was insured for \$80,000. There were nearly 30 exposure losses, with considerable glass damage.



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EDITORIAL COMMENT

The New York Dilemma

Governor Dewey ushered in the New Year for the insurance business with a blow that is staggering to the casualty phalanx that has been fighting valiantly and successfully since 1927 to stave off the spread of compulsory automobile liability insurance beyond the confines of Massachusetts. This is a bitter pill to those leaders who have been undertaking to exhaust every method of reducing to the vanishing point the field of the uncompensated automobile accident victim short of compulsory insurance. Such leaders had gained a great deal of comfort from the platform adopted by the New York City bar association, favoring impoundment of non-insured vehicles involved in accidents, and if absolutely necessary from a political standpoint, then an unsatisfied judgment fund. It had been hoped that this would constitute the New York program for 1953; hence Governor Dewey's announcement last week that he was going to insist on compulsory automobile insurance legislation was particularly staggering. He feels that despite any measures that are taken short of compulsory insurance there will be 10% of the motorists, which in New York state is about 400,000, cars that won't be insured, and he dismisses the U.J.F. as a scheme whereunder the insured motorist buys insurance for the uninsured. At the conference with insurance industry people last Saturday, Governor Dewey listened to the arguments but obviously was unmoved.

If enactment of compulsory insurance legislation, is escaped this year, it will be by the smallest squeak since the Massachusetts law. However, despite the fact that Gov. Dewey may be said to be at the zenith of his power, there are those close to the scene who predict that his bill will not have a frictionless course. It is too early to evaluate the prospects of his legislation.

There is no disposition on the part of insurance people to recant on their doctrine that compulsory insurance is an evil and should be resisted to the utmost, but it is obvious that there are those who are going to ask: Is this thing inevitable now and if so shouldn't the insurance people be prepared to hedge and be in on the ground floor in influencing the kind of law it shall be, the administration of it and to do everything possible to avoid the mistakes that have proved to be so vicious in the Massachusetts system.

Such wavering is going to cost the insurance cause something in the way of resoluteness of opposition. It is going to be a difficult field to tread.

For Gov. Dewey it is a New York matter. For the insurance business it is a national problem. Whatever position the insurance business takes on the New York issue is going to be interpreted as national policy and that adds to the difficulty, for an attitude that might be regarded as politic for New York might be ruled out because of national consequences.

Abandonment of the principle of a free, elective market is something that the insurance business will not willingly do but there will be the temptation and the bait to settle for legislation that will embody principles that would offer hope that compulsory insurance might be something far different from what it is in Massachusetts. Especially and foremost in the insurance mind is the Massachusetts requirement that the auto license and the insurance policy shall be coterminous. That means that virtually all of the policies go into effect Jan. 1. The rates are established just ahead of time, there is the great public furor, political dust throwing, passions aroused and actuarial considerations reduced to newspaper headline treatment. Indeed some refer to the Massachusetts scheme as a state fund run on insurance company money. It is a kind of sudden death. Besides, of course, there is the inefficient and uneconomic congestion of paper work in a short period.

Unfortunately there is no handy, specific argument against compulsory insurance. There is a sound argument, which is proved by the fact that thousands of such bills have been killed in the last two years, but it depends on many intangible considerations. The insurance business can be proud of its record in having under competitive market conditions persuaded such a high proportion of motorists to insure. What would the story have been had the country gone for compulsory insurance when Massachusetts did? Isn't it a fair assumption that there would certainly in some states have been generated the kind of steam that would have pushed in the direction of state insurance. Would there have been the progress that has been made under the free, competitive milieu? Just as straws in the wind, to hint at the answer, there is the fact that there has been no distinction in the Massachusetts

rates depending on age of driver; the limits of insurance in Massachusetts are far inferior to those found in other states where the insurance is sold and there are incentives to sell. There is far less medical payments insurance in Massachusetts proportionately than in other states. Generally speaking under the free system, with sales minded agents, there are satisfied customers. Would that have been true under a compulsory system?

We would say that even if now the dreaded hour has arrived and compulsory insurance can no longer be suppressed, the fight for the last 25 years has been all to the good, for it has provided a quarter of a century for progress to take place, for the proportion of the motorists that are insured to be increased year after year, for the insurance service to be developed *pari passu*, and for the insurance business to win public esteem and confidence.

From a practical standpoint it is one thing to make the transition from a situation where 90% of the cars are insured to a 100% basis than to go from say a 60% ratio. To herd a very large proportion of the motorists into the insurance tent at one moment might very well tax the ability of insurance to serve and could well provide ammunition for the statist.

Every year that can be saved from compulsory insurance is a positive gain even though it may be something that can't forever be scotched.

Gov. Dewey undoubtedly desires to bring about enactment of another piece of legislation that can be labeled as "progressive," as companion pieces say to FEPC and TDB. Ironically, this would be legislation that could interfere with the march of progress in the insurance business.

Louisiana while at Baton Rouge for a sales roundup. Also commissioned were H. Clyde Reeves, vice-president of that company, and Kenneth Ash of New Orleans, Louisiana state manager. Addressing the convention, Commissioner Martin of Louisiana, who is president of N.A.I.C., congratulated Bankers L. & C. for doing a "terrific" volume of business in the state without complaint from the citizens.

Joseph R. Knowlan of Philadelphia, senior partner in Knowlan, Thorpe & Co., insurance inspectors, and past most loyal grand gander of the Blue Goose, has been promoted to brigadier general in the marine corps reserve. He served with the marines in both world wars, attaining the rank of colonel.

Commissioner Navarre of Michigan is suffering from minor knee and leg injuries as a result of an automobile accident New Year's eve. He was en route to his home at Jackson from Lansing and alone in his auto which collided with another car at a farm house driveway. He is expected to return to his office in a few days.

Queen Elizabeth of England has conferred knighthood on Matthew W. Drysdale, retiring chairman of London Lloyds.

Sir Matthew was chairman of Lloyds for four consecutive terms from Jan. 1, 1949, until the end of last year. He has had a long and distinguished career in the insurance field.

During the war years he was active at New York and Washington in connection with the British Insurance Communications Office, better known as BICO.

Tom E. Braniff, veteran local and general agent, formerly of Oklahoma City and now of Dallas, who is also president of Braniff International Airways, was named "Dallas salesman of 1952." He was cited as an outstanding living example of the value of the American free enterprise system. He was recently honored by University of Denver as aviation man of the year, and is to be honored at a dinner Jan. 15 at Salina, Kans., his birthplace, "for his contributions to the cause of world brotherhood."

PERSONALS

Clinton R. Black, Jr., president of the insurance firm of C. R. Black, Jr., Corp., has been elected a director of Manufacturers Trust Co.

Glenn Corcoran, automobile department manager of Western Adjustment was one of the speakers for the class taking the course on investigation and adjustment of casualty claims at De Paul University of Chicago. The course is sponsored by Casualty Adjusters Assn. of Chicago.

Joseph F. Prola, prominent local agent, has been named chairman of the commercial division for the Salvation Army building fund campaign at Springfield, Ill.

President John MacArthur of Bankers Life & Casualty of Chicago was presented with a colonel's commission on the staff of Gov. Kennon of

DEATHS

CHARLES NOLTE DE RUSSY, who had been a local agent at New Orleans 31 years, died at Baptist hospital after a brief illness. He attended Texas University and Tulane, and in 1921 went with the Sinclair agency at New Orleans. In 1943 he and W. Ferguson Colcock formed the DeRussy & Colcock agency. He was in the Louisiana national guard from 1921 until 1937, resigning as a major. He was in the transportation corps in the last war and had the rank of lieutenant-colonel.

WALTER R. BURKLEY, SR., 66, president of the Burkley & Son agency,

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PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127, Tel. Pennypacker 5-3706. E. H. Fredrikson, Resident Manager.
PITTSBURGH 22, PA.—503 Columbia Bldg., Tel. Court 1-2494. Jack Verde Stroup, Resident Manager.
SAN FRANCISCO 4, CAL.—507 Flatiron Bldg., Tel. Exbrook 2-3054. F. W. Bland, Pacific Coast Manager.

Columbus, O., died of a heart attack at Ft. Lauderdale, Fla., where he was vacationing. He had been in the insurance business 40 years and was active in civic affairs.

H. L. CASEY, 80, Bozeman, Mont., local agent, died at a hospital there. He was a past exalted ruler of the Bozeman Elks.

JOSEPH C. HERMANN, 67, manager of the capital district intermediate A.&H. division of Continental Casualty, died at Albany, N. Y. He was transferred to Albany six years ago.

J. E. FALL, 66, veteran head of the Fall & Fall agency, Fulton, Ky., died after an illness of eight weeks.

H. VERNON BALL, 53, local agent died at the DePaul Hospital, St. Louis, of heart disease. His agency was at Ferguson, Mo.

FRANK A. EWBANK, 71, local agent at Hendersonville, N. C., died suddenly.

PINKNEY M. HOOPER, 69, for 11 years head of an agency at Reidsville, N. C., died at his home there.

BERNARD MC MANUS, JR., 42, Los Angeles broker, died at Pasadena, Cal., of cerebral hemorrhage. He was one of the charter members of Pacific C.P.C.U. chapter.

RUSSELL L. KING, 53, local agent of Harrisburg, Pa., for 20 years, died following a heart attack.

ARTHUR P. SMITH, 65, Minneapolis local agent, died there. He organized his agency 40 years ago.

ALBERT E. SWEENEY, 67, local agent of Breckinridge, Tex., died in a hospital as the result of a heart attack. He had operated his agency at Breckinridge since 1931.

CHARLES O. WILSON, 67, local agent at Beaumont, Tex., died from a heart attack. He had been a resident of Beaumont 22 years.

J. S. EDGAR, 76, of the Edgar & Son agency, Cuero, Tex., died after a prolonged illness. His sons, James H. Edgar, was associated with him in the agency.

JOHN J. MAC LACHLAN, local agent at Denton, Tex., for several years, died there.

WILLIS THURMAN, 40, Huntsville, Tex., local agent, died in a Navasota hospital as the result of an automobile collision.

D. C. Department Junks the Marine Definition

WASHINGTON—Superintendent Jordan has rescinded the action of the D. C. department of Oct. 19, 1933 adopting the nation-wide marine definition. Mr. Jordan said that in 1933 there was almost no insurance regulation in the District of Columbia. Multiple line underwriting was not extensive and insurers were free to act in concert without conforming to any statutory regulation. Since then, however, the laws have been extensively revised and augmented and now any fire, marine or casualty insurer may write any or all kinds of fire, marine and casualty insurance. Licenses are required of group companies acting in concert, hence the need in the District for the definition and the services of the joint committee on interpretation and complaint are greatly diminished. Also, he said, there appears to be no statutory authority for the insurance superintendent to recognize these as having any legal status.

Hamann Is S. A. Bell Partner

Walter C. Hamann has been admitted to partnership in the Chicago insurance accounting and consulting firm of S. Alexander Bell & Co. He is a C.P.A. and a lawyer, and incidentally was admitted to the bar at the age of 21. Since 1945, he has been right hand man to Mr. Bell.

Examiners to Hear Cartwright

Levering Cartwright, executive editor of THE NATIONAL UNDERWRITER, will discuss insurance problems and trends at a meeting Jan. 15 of Assn. of Fire Insurance Examiners of Chicago.

O.K.'s War Risk Cover or Ship Construction

Secretary of Commerce Sawyer has authorized the maritime administration to start a program for war risk coverage of ships under construction. Early announcement of the plan is contemplated.

American Casualty Promotes Three

William J. Stewart has been promoted to production manager of fire and inland marine lines of American Casualty.

Mr. Stewart has been at Philadelphia as manager of the fire department. Starting as an underwriter in 1927, he has had experience in all phases of production, risk analysis, rating and underwriting. He joined American Casualty shortly after the organization of the fire affiliate.

At Philadelphia, William M. Russell, Jr., has been promoted to fire manager, replacing Mr. Stewart. He was formerly at the home office and has been in insurance more than 12 years. After attending Penn State, he served with the Middle Department Rating Assn.

At New York, Charles T. Werner has been named special agent for fire and inland marine. He attended Virginia Polytechnic Institute, and has had experience in both company and agency work.

Ill. Tech Group To Meet at Chicago Jan. 12

Chicago Conference of Fire Protection Engineers, the organization of graduates of Illinois Tech, will hold its annual meeting Jan. 12. John T. W. Babcock, Factory Insurance Assn., has been nominated for president. Others on the slate are: For first vice-president, T. J. Ocsek, Rollins, Burdick, Hunter; second vice-president, C. J. Shukes, Cook County Inspection Bureau; secretary-treasurer, E. N. Searl, Western Actuarial Bureau. The new executive committee members will be O. P. Freilinger, W. A. Alexander & Co.; W. O. Wilson, Standard Oil; L. A. Foschinbaur, Marsh & McLennan, and R. W. Schirmer, Hendrix Engineering.

A. H. Jens, Fireman's Fund, was chairman of the nominating committee. Emmett Cox and Harry Wolff of Western Actuarial Bureau, members of the exploratory committee on the ap-



William Leslie, general manager of National Bureau of Casualty Underwriters, with H. Paul Abbott, educational director of North America, at insurance teachers convention.

plication of water, will discuss showings of tests conducted by several universities and firefighting organizations.

N. Y. Underwriters Opens New Unit at Los Angeles

New York Underwriters has opened an automobile and inland marine department at Los Angeles, servicing southern California. George W. Muldoon is special agent in charge. He has been with the company for several years at San Francisco.

Marden, Morrison in New Holyoke Mutual Posts

Harry F. Marden has been elected vice-president of Holyoke Mutual Fire. He succeeds Robert I. Bushnell, who has resigned. Mr. Marden, who has been secretary, is succeeded in that position by Raymond B. Morrison.

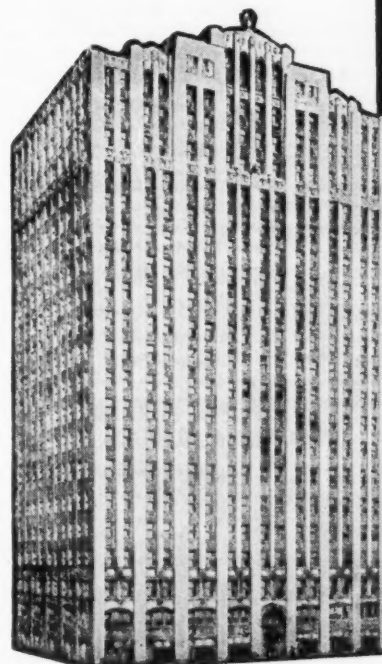
Mr. Marden was with Merchants National Bank at Salem, Mass. before joining Holyoke in 1920. He became assistant secretary in 1924 and secretary in 1931. He served in the navy



Harry J. Loman of University of Pennsylvania who is dean of American Institute for Property & Liability Underwriters, with Walter Dithmer of Western Underwriters Assn., at meeting of University Teachers of Insurance. W. U. A. was host at luncheon.

during the first war.

Mr. Morrison, after graduating from Tufts College, joined Mutual Fire Inspection Bureau. In 1939 he joined Holyoke as inspector and later became special agent, and then secretary.



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Alexander Men Advanced

Cecil A. Blanc, who has been comptroller and assistant secretary, has been elected treasurer of W. A. Alexander & Co. of Chicago. President Wade Fetzer, Jr., previously has served as treasurer also.

James I. Wickens, account executive, has been made manager of the automobile department. Howard J. Benson has been promoted from assistant manager to manager of the compensation and liability department. Philip L. Cochran is named director of personnel, and John J. Steinbach becomes

supervisor of the account executive department.

Cal. Brokers' New Officers

New officers of Insurance Brokers Exchange of California are: Laurent Loustau of Willson & Filmer, wielder of San Francisco pond of Blue Goose, president; Robt. N. Hammond, 1st vice-president, and Edward R. Browne, 2d vice-president. Albert DeVoto, immediate past president, has been added to the board of governors, together with Lloyd M. Kahn, J. C. Myers and W. P. Simi. Charles N. Loskamp, chairman

of the southern California district committee the past year, and E. Lee Stevenson will represent that section.

Starts U. & O. Loss Course

The Pacific Coast division of General Adjustment Bureau at San Francisco started a course in the adjustment of business interruption losses for the benefit of company loss executives Jan. 9. Kennett W. Withers, executive general adjuster, will conduct the classes, assisted by C. J. Denehy, assistant general manager. Company accountants will also participate in the course.

New Pennsylvania Directors

Lweyn Spicher of Johnstown, who had served several previous terms as a director, and Truman H. Purdy of Sunbury, president of the local board there, have been named directors of Pennsylvania Assn. of Insurance Agents to fill vacancies.

New Cosgrove & Co. Officers

Cosgrove & Co. of San Francisco has elected John C. Day vice-president; Frank H. Postlethwaite and Michael P. Naughton, assistant vice-presidents.

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Health Insurers Blast Altmeyer's Statement

SS Commissioner Says Insurance Benefits Meet Only Fraction of Need

WASHINGTON—In 1951, private insurance met about 13% of the personal costs of sickness, leaving 87% to be met individually, according to latest report from Social Security Commissioner Altmeyer.

Combined total of private expenditures for medical care and loss of income due to sickness was \$14.2 billion, according to the report. It says the "nation paid \$2.4 billion in premiums for insurance against private sickness costs and got back \$1.8 billion in benefits."

"The difference of \$600 million, the net cost of the insurance, says an official statement, "equalled one-fourth of the premiums or one-third of the benefits."

The SS study shows that for all kinds of medical care the nation spent \$8,816 million in 1951 and received \$1,353 million in insurance benefits, or 15.3% of these private expenditures. The corresponding figures for 1948 were \$7,288 million in expenditures and \$606 million in insurance benefits (or 8% of the total).

Insurance benefits for medical costs have more than doubled in the four years. The proportion of the total medical bills met by insurance, however, has not increased correspondingly, the study states.

Of the income loss due to sickness, amounting to \$5.4 billion in 1951, the report shows 8.4% covered by insurance benefits of \$456 million. This compares with 5.9% in 1948.

The study shows that if the estimated sickness costs are restricted to the kinds which are ordinarily covered by insurance, the total for the nation in 1951 was \$10.6 billion. Private health insurance paid for one-sixth of this amount, leaving 83% uninsured. The portion that was uninsured varied with the type of sickness cost. For example, Altmeyer says hospitalization insurance benefits of \$897 million covered 36% of the \$2,471 million of private expenditures for hospital care, leaving 64% to be paid without insurance. Physicians' services cost \$2,684 million, and insurance payments were \$456 million, leaving 83% uninsured. Income loss insurable through the common types of insurance policies amounted to \$3,562 million, and insurance benefits to \$456 million, leaving 87% not covered by insurance.

"It is well-known that the total amount of private insurance against sickness has been growing rapidly," the report states, "especially in the case of group insurance." This new study shows that total premiums for both group and individual insurance policies increased from \$1,391 million in 1948 to \$2,409 million in 1951. In the same period, insurance benefits increased from \$874 to \$1,809 million. In 1951, the commercial insurers and nonprofit plans as a whole made larger returns to policyholders than in 1948—

Say He Distorts Figures and Fails to Give Balanced Picture

NEW YORK—Health Insurance Council, representing A. & H. insurers, has voiced outspoken criticism of Social Security Commissioner Altmeyer's statement about health insurance which is reported in this week's issue of THE NATIONAL UNDERWRITER and widely quoted in the daily newspapers.

The Health Insurance Council said Altmeyer's figures on the adequacy of health insurance failed to give a balanced picture, especially in view of the six-fold increase since 1941 in the number of people having health insurance protection.

The report "is a perversion of statistical information," according to Dr. George F. Lull, secretary and general manager of American Medical Assn. He charged that the "facts put forth are misleading, and are insulting to the intelligence of the American people."

Dr. Lull asserted that "someone played with statistics and presented them in a way that implied there was a dire need for compulsory health insurance—a program that everyone knows has been given top priority for years by Administrator Ewing and the federal security agency."

"Health insurance benefits, including those of Blue Cross, Blue Shield and a variety of independent plans, account today for more than twice the share of the nation's insurable health bill with which Mr. Altmeyer credits them," said Ralph T. Heller, 2nd vice-president of Prudential and chairman of Health Insurance Council. "The commissioner has used a figure of \$10.6 billion to represent the past year's insurable health bill of the nation. Actually, at least half of the items which make up this sickness bill are generally cared for outside of health insurance."

Taking into consideration such items, Mr. Heller said that \$5 billion was a closer estimate of the nation's insurable sickness bill, and added: "Tre-

(CONTINUED ON PAGE 23)

1950. Benefits, which were 63 cents on the premium dollar in 1948, rose to 75 cents in 1951. The corresponding figures vary among the different kinds of private insurance against sickness. Along with the relatively high return in 1951, a substantial number of insurers ended the year with no gain or even with a net loss on their A. & H. underwriting business.

"The rapid growth in the dollar volume of private insurance against sickness has been accompanied by a rapid increase in the number of insurance contracts in force and the number of persons having some kind or amount of insurance protection," the report says. "The insurance industry reports that more than one-half of the population now has some insurance. The present study shows, however, that 83-87% of the total costs of sickness was still being met in 1951 by individuals and families and not by insurance."

Harry Barsantee Named as Travelers Advertising Chief

Harry Barsantee has been promoted to manager of the public information and advertising department of Travelers. He joined Travelers in 1936 as supervisor of the news bureau, was named an assistant manager of the department in 1948 and associate manager in 1952.



Harry Barsantee

Mr. Barsantee is a graduate of the University of Wisconsin school of journalism and was a Wisconsin newspaper man at Madison and Milwaukee. Before going with Travelers, he was in advertising and public relations work at Chicago for seven years.

During the second war, he served on the headquarters staff, army air forces, as chief of field services, office of flying safety. He was separated from active service as a lieutenant colonel and holds that rank in the volunteer air reserve.

He has been active in civic circles as promotion and publicity director of the Greater Hartford Community Chest in 1948, and has headed and served as publicity director of the United Negro College Fund drive. He is chairman of the press committee of Life Advertisers Assn.

Call Off Merger of Constitution Life with Bankers L. & C.

The California department has received notice of withdrawal of its application for a permit for merger of Constitution Life at Los Angeles with Bankers Life & Casualty of Chicago. Application has been made by Bankers L. & C. for a certificate of authority to transact life and disability insurance in California. Notice of the withdrawal came telegraphically from Chicago.

Stockholders of Constitution on Dec. 23 voted to approve the proposed merger, but suit to prevent it had been filed by Jennison Heaton of Pebble Beach, Cal., a former director of Constitution to restrain Commissioner Maloney from approving it. Heaton also asked the court to issue an injunction against the merger and further asked damages of \$219,000 from officers of both companies and from former officers of Constitution.

David Norwood, examiner for the California department, who has been participating in an examination of Bankers L. & C. has retired from that duty and is on his way to California to make a report to Commissioner Maloney.

Heaton's suit was argued in Judge Arthur C. Wollenberg's court at San Francisco Jan. 6.

Dewey Comes Out for Compulsory Auto; Careful Driver Plan

UJF as Alternative—Vigorous Fight with Business Expected

NEW YORK—Governor Dewey in his annual message to the legislature Wednesday was scheduled to recommend adoption of compulsory automobile BI and PDL insurance. He also expressed the hope that the insurance business would devise a plan for rewarding the careful driver.

Indirectly he expressed dissatisfaction with the present merit rating plan in effect in the state, which, he said, only penalizes the careless.

At a meeting in Albany with members of the all industry committee on motor vehicle accident problems the governor indicated he was firmly for compulsory, though newspaper reports stated that the insurance men were unanimously in favor of an unsatisfied judgment fund in preference to compulsory. These reports were obviously wrong, since it is well known that certain elements in the insurance business are opposed to UJF to the limit and feel that UJF is a more dangerous tilt toward statism than even compulsory insurance.

The governor said this was progress and a lot better than nothing, which was taken to mean that he might be persuaded to a compromise, later on. The governor indicated that there was a very real problem as to the costs of the two proposals, but indicated there would be further discussion of compulsory as against UJF.

After conferring with the governor, the insurance people met with Superintendent Bohlinger; the governor's counsel, George M. Shapiro, and Senator William S. Hults, Jr., chairman of a joint legislative committee that has been studying UJF, compulsory, etc., for some time. At this meeting Superintendent Bohlinger suggested that the insurance people name a committee to aid the department in writing a bill. It is considered unlikely that the representatives attending that meeting will take advantage of the offer. Associations represented at the meeting included Assn. of Casualty & Surety Companies, American Mutual Alliance, National Assn. of Independent Insurers, New York State Assn. of Mutual Insurance Agents.

The word from the business is that it will vigorously oppose the legislation and that it will take UJF in preference to compulsory, if it must choose between the two. Agents of the state are expected to organize a real campaign against any such measure.

The notable feature of the Dewey announcement was that it surprised a great many in the business. The Hults committee had indicated it would not sponsor compulsory auto legislation at this session and probably not UJF either. There was a general feeling that a compulsory apparently was made by Governor Dewey without a canvass

(CONTINUED ON NEXT PAGE)

of opinion in the business, which is said not to be characteristic of him in connection with legislation in which he is especially interested. His recommendation pretty much disregards the report of a committee of Bar Assn. of the City of New York, which, okayed early in December by its members, opposed compulsory, recommended impoundment, and favored UJF if the legislature believed impoundment was not enough.

One objection the business has to compulsory is that it will lead to the writing of automobile BI and PDL by the State Fund, whose underwriting now is confined to workmen's compensation. It is known that the fund has wanted to enter the automobile casualty field. Agents particularly fear this development in auto since the fund has increased its solicitation of W.C. business in recent years.

Governor Dewey is said to believe that with the assigned risk plan to take care of poor risks it would be unnecessary to have a state fund for that purpose.

Dewey is said to oppose UJF because it imposes on insured drivers the costs of damages caused by uninsured drivers and that it would be more costly to operate than is presently estimated by the business. He expressed doubt that UJF would be effective in a depression when the percentage of uninsured drivers likely would increase substantially.

The latter is an argument against UJF raised by some insurers. They are said to believe that a sharp downturn in the economy would, at present day automobile premiums, cause so many insured to drop coverage the resultant load on any UJF would break its back.

It is uncertain how many insurers

or insurance people oppose UJF, and prefer compulsory to the UJF alternative, but there are those who believe the number and the insurance strength it represents is substantial enough to convince Mr. Dewey that he would have support as well as opposition to his compulsory recommendation.

However this may be, there is no disposition to underestimate the seriousness of the proposal. Mr. Dewey's recommendation makes any bill or bills administration measures and the Republicans will have a larger working majority at Albany this session than last. It is not an election year.

No one is disposed to undervalue the effect passage of compulsory legislation in New York would have on the other states. Even a strong effort, as this promises at least to be, will undoubtedly stimulate similar legislation elsewhere and add to its potential chances of passage.

Many think the uninformed public will be either indifferent to compulsory or favor it since for most people it seems the answer to an injustice, that they carry insurance but at any time may be run into by some irresponsible driver who does not. It is going to be difficult to get across to the public

Assn. of Casualty & Surety Companies has indicated it will oppose the compulsory auto insurance proposal of Gov. Dewey in New York.

New York State Assn. of Insurance Agents has issued a statement terming compulsory a drastic departure from democratic processes. It wired legislative leaders in Albany recommending the joint legislative committee on compulsory insurance be asked to hold public hearings to bring the entire matter into the open for a thorough scrutiny by the public. Legislative action could thus be guided. Compulsory affects almost every family in the state so that serious consideration should be given before legislative action.

The lines within the business are not yet wholly clear but are expected to divide as companies opposed to both compulsory and unsatisfied judgment fund, insurers opposed to compulsory but that would reluctantly accept UJF, and insurers that believe UJF is far and away the worst of the two evils because it puts the state in the business on a working basis from the start.

in the time left before compulsory will come to legislative issue (it is difficult enough with plenty of time) the difficulties most insurance men believe are inherent in compulsory and its shortcomings. For example, compulsory will not solve the problem of the victims of hit and run drivers. That will require other measures, say UJF.

As a matter of fact, many in the business believe that if the New York legislature passes a compulsory measure, it will shortly be faced with the need of an unsatisfied judgment fund. Compulsory legislation, it is said, can be written to take care of accidents off the public ways and damage and injury done by noninsured out-of-state drivers. But nothing short of UJF will pick up the gap left by the hit-run and the driver who causes an accident between the time his insurance is cancelled and his plates are picked up by the police, while he is driving illegally.

It would be possible to have UJF without compulsory but not compulsory without UJF, in the view of some.

Basic opposition to compulsory is of course the danger of state rate mak-

(CONTINUED ON PAGE 24)

Herter to Propose Auto Merit Rates for Massachusetts

BOSTON—Governor Christian A. Herter of Massachusetts made the following reference to compulsory motor vehicle insurance in his inaugural message to the Massachusetts legislature Thursday:

"The operation of our compulsory automobile insurance law has been a source of constant vexation to the people of the commonwealth, and I have never been satisfied with it. With rising costs forcing insurance rates up and up, simple justice requires that we make a determined attempt to benefit the safe driver by rigorous safety measures and stiff additional cost penalties on the dangerous driver.

"This problem demands immediate solution. I have been studying carefully numerous proposals. I shall submit to the general court at an early date a specific program which will provide for a merit plan, based upon the driving records of those seeking insurance and the right to operate vehicles on our highways.

"This is a long-range program. No solution offers immediate reductions, but we must begin now if we are to expect benefits in the future."

He also said he will recommend better marking and use of highway signs and an intensified highway safety campaign.

R. L. Block Elected V.-P. of No. American Accident

Robert L. Block has been elected vice-president of North American Accident of Chicago. He will be active in investment activities.

Mr. Block was formerly in the Chicago office of Harris, Upham Co. of New York, and for three years has been investment counselor for North American. He graduated from Iowa State University in 1922, and from the university's law school in 1924. Following that he practiced law for eight years at Davenport.

Bird Barnes has sold his agency at Hamburg, Ia., to Paul H. Graham. Barnes will continue with the agency.

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No. 2 U. S. Post of Zurich Goes to Albert Vogt

Albert Vogt has been named senior deputy U. S. manager of Zurich. The appointment was announced by U. S. Manager Neville Pilling. Concurrently Mr. Vogt becomes executive vice-president of American Guarantee & Liability and Zurich Life.



Albert Vogt

The appointment carries increased general executive authority in all three companies.

Mr. Vogt will continue to supervise the underwriting and audit operations of Zurich General and American Guarantee.

Mr. Vogt has been with the U. S. branch of Zurich since 1926. He was associated first with the claim and legal departments. In 1931 he became active in the underwriting field. He was made assistant U. S. manager in 1938 and deputy manager in 1950.

Mr. Vogt has earned a reputation for fairness and for keen insight into underwriting problems, and his judgment is highly respected by agents and his associates.

Moral Gets NAPA as Auto Lines Deficit Causes Pain

NAPA Ins. Co. of Oklahoma City is going out of business and Moral Ins. Co. of Tulsa is taking over the business. Paul Tedford, president of NAPA, said his company isn't able to make ends meet on the rates that it charges. After everything is paid, he said, the stockholders will get what is left. NAPA was started in 1950 with capital of \$55,400 and net surplus of \$48,600. It took over the business of North American Protective Alliance. The 1951 premiums written were \$464,398. There was a statutory underwriting loss of \$33,487. Leonard H. Savage, who is president of Standard Life & Accident, has been a vice-president of NAPA along with Frank M. Mitchell. There is also a NAPA Fire Insurance Co.

Coast Projects Bonded

Peter Kiewit Sons Co., Arcadia, Cal. has been awarded the contract for certain construction work on the Gila Project near Wellton, Ariz., at \$1,682,673. Aetna Casualty is on the bond.

Daum-Donaldson, Phoenix, have been awarded a contract for construction of additions to the Arizona state hospital at \$1,214,092. Glens Falls Indemnity is executing the bond.

Grove, Shepherd, Wilson & Krueger, San Francisco and New York, at \$4,800,000, have been awarded a contract for construction of an electro-electronics shop building at Mare Island Naval Shipyard, Vallejo, Cal. It is understood that Standard Accident is on the bond.

Labor Asks UCD, W.C. Hikes

Bills to increase to \$40 maximum weekly payments under California's UCD and workmen's compensation laws will be backed by California State Federation of Labor at the current legislative session.

Present maximums are \$30 in disability insurance and \$35 in workmen's

compensation for total temporary disability.

CIO Offers N. J. Program

NEWARK—Harry Kranz, legislative director, has announced that the New Jersey CIO has a five-point legislative program. It would: Create a study commission to examine and revise New Jersey's "antiquated" employee safety laws; require permanent attendance of a physician and nurse in plants employing 500 or more workers, to furnish emergency care; permit a worker

injured on the job to choose his own physician instead of being forced to use an insurance company or plant doctor; revise the entire workmen's compensation benefit schedule upward in line with the cost of living; raise benefits for those permanently and totally disabled in industrial accidents in past years, through a special state fund.

New Claim Office in Tenn.

Hartford Accident has opened a new claims service office at Jackson, Tenn.

It will serve Tennessee west of the Tennessee river, except Shelby county. John P. Cox, Jr., formerly at Memphis, will be in charge.

New Columbus Claim Setup

Columbus (O.) Claims Club will install new officers at the Jan. 12 meeting. Dale Schafer is president; Knox M. Stewart, Grange Mutual Casualty, vice-president; Jack Bryant, Ohio Farmers Casualty, secretary; and George Welch, Indemnity of North America, treasurer.



Day and night, at filter centers throughout the nation, Civil Defense workers rehearse the roles they will play in an emergency. Civilian volunteers and members of the Armed Forces, they function with precise teamwork to protect America from sudden disaster.

ACCENT ON TEAMWORK

An agent encounters an opportunity to provide an important fidelity or surety bond. Can he make the sale? Often this will depend on whether he can get fast, capable assistance from his bonding company. It's a matter of *teamwork*.

The F&D agent knows he can depend on the ultimate in speedy, intelligent sales help from his bonding company. Through the nearest of F&D's fifty strategically-

located field offices he has access to the experience and facilities of a company that has specialized in the fidelity and surety field for 63 years, and whose record for quick, fair settlement of claims is unsurpassed.

Profitable bonding opportunities abound in every community. Interested in increasing your income through these lines? Then write F&D today.



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Baltimore Maryland

FIDELITY AND SURETY BONDS,
BURGLARY, ROBBERY, FORGERY
AND GLASS INSURANCE

AFFILIATE: AMERICAN BONDING COMPANY OF BALTIMORE

OWNERSHIP OF EXPIRATIONS ISSUE GOES TO HIGH COURT

Pennsylvania Threshermen & Farmers Mutual has filed a brief in support of its petition to the U. S. Supreme Court for writ of certiorari to review the decision of the court of appeals in favor of P.T.&F.M.'s former Virginia general agent V. L. Phillips & Co. in a dispute over the right to expirations, etc.

The insurer contends that the construction put on the general agent's contract by the court of appeal decision is in unreasonable restraint of trade and violates the state and federal anti-trust laws.

The dispute arose following termination of the contract by the insurer.

The district court which had given a decision for the insurer held that P.T.-&F.M. had not committed an actionable wrong in reappointing 90 resident agents who had previously been sub-

agents of V. L. Phillips.

P.T.&F.M. contends that a general agent has no proprietary interest in his principals business and an agent merely by execution of his representative powers acquires no proprietary interest despite the fact that the court of appeals held that V. L. Phillips & Co., under the canceled contract, had acquired a property right in good will which justified its restrictive actions in restraint of trade.

Plan Merger of Two Nebraska Insurers Jan. 20

Transfer of the business of Dependable Accident of Falls City, Neb., to Nebraska National Life of Lincoln has been approved by the state insurance department. The transfer will be made Jan. 20 following favorable action at the annual meeting of Dependable Accident.

Dependable Accident has more than 1,000 policyholders. It was formed four years ago by a group at Falls City that was headed by Ralph H. Hogan.

Nebraska National Life as of Dec. 31, 1951, had assets of \$842,059, capital of \$154,880, and net surplus \$108,587. Its insurance in force was \$8,812,449. It was organized in 1946, and in 1951 control was acquired by Leonard H. Engstrom, who is now president.

R. D. Coburn Retires as Bituminous Cas. Executive

R. D. Coburn, executive vice-president of Bituminous Casualty, has retired after 35 years with that company. He started as manager of the claim department and was very active in the development of the company in its earlier years. He also established many of its first field offices. He became executive vice-president in 1930 and was elected a director in 1933, continuing in that capacity.

Mr. Coburn had practical experience in coal mining in his earlier years. He entered insurance work in 1911 and had had experience as an adjuster before joining Bituminous. He is past president of Rock Island Chamber of Commerce and has been well known as a community leader for many years.

Great American Tex. Setup

In connection with the recent changes made by Great American in its field supervision in Texas, announcement is made that the field offices of the company will be continued as heretofore at Dallas, San Antonio, and Lubbock.

Dallas will be under the direction of Herbert J. West, special agent, supervising eastern and central Texas. The San Antonio office will continue under the direction of Special Agents Fred A. Crawford and Harold H. Bracher, Jr., supervising southwestern Texas, and the Lubbock office will continue under the direction of E. J. Agnew, special agent, supervising west Texas.

The inland marine service office will continue under the direction of Robert M. Hartman at Dallas.

Eaton and Gebhard Are Promoted

Howard A. Eaton, formerly head of casualty underwriting and field representative at Boston for Standard Accident, has been promoted to production manager there. Louis G. Gebhard, formerly field representative, has been promoted to casualty underwriting manager at Newark.

Set Cards for Meetings of H.&A. Conference Groups

Group and hospital-medical committees of H. & A. Underwriters Conference are completing plans for the annual meeting at the Drake hotel, Chicago Feb. 2-4.

Group Committee Chairman R. C. Knoblock, 2nd vice-president of Washington National, outlines discussion subjects as including problems of adequacy of premium, the degree of liberality to be applied to the group coverages offered, and ways and means of exercising closer controls on administrative and claim costs.

Hospital-medical conferees, under Chairman Don R. Hodder, assistant secretary of Woodmen Accident, will consider rising costs, the Columbus, O., individual hospital admissions plan, and current hospital problems.

A panel of insurance executives will probe duplication problems in hospital and medical coverage from underwriting, claims, Blue Cross, and management points of view.

Lt. Comdr. John P. Hanna, conference associate managing director on leave to the navy, will be welcomed back.

Ryan, Oschmann, Robinson Are Elevated by G.A.B.

General Adjustment Bureau has named John F. Ryan general adjuster, Herbert V. Oschmann assistant manager, casualty division, in the eastern department, and Robert C. Robinson, assistant manager of the Brooklyn office.

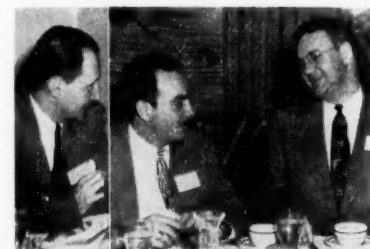
Mr. Ryan has been with the eastern department head office since joining the bureau in 1950. He will be concerned with larger losses throughout the eastern department. He attended St. John's University and the University of Texas, beginning as an adjuster in 1937.

Mr. Oschmann has been a casualty staff consultant since joining G.A.B. in 1948. He began his insurance career in 1930 in Zurich, and then was with Preferred Accident.

Mr. Robinson started with the Bureau in 1941 in New York and was transferred to Brooklyn in 1946. He was with the Marines as a captain in Korea.

C. E. Deming Now Director

Clifford E. Deming, vice-president and treasurer of National Surety, and a 37-year veteran with that company, has been elected a director. He is president of the board of Roseville Presbyterian Church at Newark; vice-president of Grand Jury Assn. of Essex County, and is a former governor of Downtown Athletic Club, New York.



Viewed at W. U. A. luncheon during insurance teachers convention at Chicago: Frank H. Lang of Assn. of Casualty & Surety Companies; Joseph Trooper of University of Tennessee, and John J. Ahern of Illinois Institute of Technology.

WANT ADS

Rates—\$15 per inch per insertion—1 inch minimum. Limit—40 words per inch. Deadline 5 P. M. Friday in Chicago office—175 W. Jackson Blvd. Individuals placing ads are requested to make payment in advance.

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YOU ARE THE MAN . . .

. . . for whom an excellent opportunity is waiting in the midwestern home office of a nationwide casualty insurance group if:

You have a compensation and liability underwriting background;

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This is a permanent position involving preparation of underwriting publications directed to company personnel and agents. Our employees know about this ad. Write Box P-55, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

APPLICATIONS INVITED

. . . Opening is for a man, should not be over 35 years old, with three or four years experience as a special agent or the equivalent in the fire and casualty insurance field. Must be a good salesman capable of calling on top executives, make own decisions. Responsibility and pay commensurate with background and ability. Income augmentable. Position is in middle eastern states with travel connected. Address applications to P-54, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill., giving full details as to education and business experience.

FIRE AND CASUALTY FIELD MAN—WISCONSIN

Excellent opportunity with large group of companies. Well established agency representation. Experience necessary. Starting salary \$6,000. Address P-51, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED CASUALTY SPECIAL AGENT

By old responsible Casualty Company Young Man with some casualty field and underwriting experience in Midwest operating from Des Moines. Right man can make excellent future for himself. Address P-48, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

AVAILABLE

Multiple line manager or supervisor. Sixteen years experience in home office, branch and field. Have a wide acquaintance and good following in Ohio. Will consider other states. Can furnish excellent references and proven record. Address P-50, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

SPECIAL AGENT WANTED—WIS.

LARGE INDEPENDENT MULTIPLE LINE COMPANY DESIRES SPECIAL AGENT FOR WISCONSIN. WILL WORK OUT OF OSHKOSH-APPLETON AREA. ADDRESS P-38, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

By large multiple-line casualty insurance company, operating nationwide, with home office in Hartford, Connecticut. Several experienced adjusters of top rating, who are desirous of making claim work a career. Various locations. Good salary and splendid opportunity. Men we seek will be considered for managerial positions when they have demonstrated their capabilities. In reply give age, educational background and experience. Address P-56, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

SPECIAL AGENT—INDIANA

Excellent opportunity for an experienced fire field man to travel northern Indiana, also as fire inspector for strong-agency mutual fire company. Write giving qualifications in confidence. Our employees know of this ad. Prefer man presently traveling Indiana. Address P-57, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

STATE AGENT—WISCONSIN

Western Department of prominent fire insurance company with established agency plant, wants man with experience. Starting salary \$6,000. Your reply will be confidential. Address P-53, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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Fully qualified Casualty specialist with Underwriting special agent and local agency experience desires branch office or special agent connection in Texas. Excellent references over a fifteen year period. Address P-52, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

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a Casualty Company that will insure PFC's and up in the armed services, and also want General Agency for a Fire Insurance Company. Bert E. Gregory, 220 South Broadway, Denver, Colorado.

STATE FARM INSURANCE COMPANIES are establishing additional agencies in Seattle, Spokane, Washington and Portland, Oregon. Excellent opportunities are available for men with managerial capacity. Also excellent opportunities for a number of multiple line agents in these three cities. Write Geo. B. Kennard, State Director, 617 Larson Bldg., Yakima, Washington.

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MAN WITH EITHER INSURANCE OR AVIATION EXPERIENCE WHO WANTS TO LEARN AVIATION INSURANCE BUSINESS. SALARY OPEN. EXCELLENT OPPORTUNITY. ASSOCIATED AVIATION UNDERWRITERS, 175 W. JACKSON BLVD., CHICAGO 4, ILL.

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Insurers Take Pot Shots at Altmeyer Statement

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mendous progress has been made in the span of a few years in bringing this bill under the protection of health insurance." He pointed out that one-day illnesses, absences from the common cold, other short-term sickness, absences covered by sick pay, the needs of millions of people provided for by government, such as the armed forces and the institutionalized population, for example, should not be included in the potential of health insurance.

"It is not in the public interest for health insurance to cover all medical-care costs from the trivial expenditures to the luxury services," Mr. Heller said. "Its goal should be simply to provide such benefits as may be required in the individual case to prevent necessary medical expenses or wage loss due to sickness from becoming a financial hardship. We should evaluate health insurance in its proper setting as one of several important methods of meeting the cost of medical care, the others including direct payment from personal income or by employers and, for the needy, private charity and public assistance."

He also pointed out that the health insurance benefits do not represent the aggregate of sums available from insurance coverages, as large amounts are also channeled to American families, to aid in meeting sickness costs, from workmen's compensation insurance, the disability provisions of life insurance, fraternal benefits and automobile and other types of liability insurance.

"In contrast to the dismal picture painted by Mr. Altmeyer, the growth of health insurance has been amazing and has aided materially in enhancing family financial security," Mr. Heller added. "More than 90 million people in the United States now have some health insurance. This is nearly three times the number covered at the end of World War II and six times the number covered at the outset of that war."

"Health insurance recognizes that there is much remaining to be done. But it is doing a much larger proportion of the job than the commissioner's figures indicate. Moreover, each year about 10 million additional persons are acquiring health insurance protection. Those with health insurance protection today have much more adequate coverage than they did only a few years ago. And some of the types of coverage, such as catastrophe or major medical expense insurance, are quite new and are just starting to be used in large volume. With the astounding progress in insuring the sickness bill of the country which has been shown in the past decade, it is more in order to be gratified by this rapidly expanding bulwark of protection and to look ahead to still further progress."

Setting up about the same objections, Dr. Lull contends that "facts are presented in a way to be misleading." For example: To arrive at percentages, Mr. Altmeyer applied benefits paid by voluntary health insurance plans to the total medical care bill paid in the U. S. each year.

"This gives a false impression because (1) it includes the bills paid by all those who did not have insurance, many of whom did not choose to buy insurance, and (2) it fails to consider the many sources of payment of medical bills other than health insurance plans, for example, workmen's com-

The Hunting Season is a good time to suggest -

Comprehensive PERSONAL LIABILITY

It's a good time to remind clients that CPL insurance protects them not only while hunting but in all sports and activities, at home or away; and it also protects the whole family against liability for injury to others or damage to property.

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A Multiple Line Company

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HOME OFFICE KANSAS CITY, MISSOURI

WOLVERINE INSURANCE COMPANY

**SELL SUPERIOR VALUE
SELL SUPERIOR SERVICE
SELL WOLVERINE**

BATTLE CREEK, MICHIGAN

pensation insurance, liability insurance, accident insurance, life insurance, and the thousands of bills paid by private philanthropic foundations, health foundations and community and governmental agencies.

"To present an honest picture of the value of voluntary health insurance, the Federal Security Agency should have determined the amount of dollar benefits paid in proportion to the total health bills of only those who were covered by health insurance.

"The presentation of these data at this time is an obvious attempt by a lame-duck administrator to discredit the voluntary health insurance programs."

S. D. Rates Go Up

Automobile BI and PDL rate increases became effective in South Dakota Monday. For private passenger cars, rate increases range from \$1 to \$7 and for most commercial cars affected by higher rates, increases range from \$1 to \$11. The class 2 rate for Sioux Falls is \$43 as against \$36 previously, and for remainder of state it is \$34 as against \$33. The class I rate in Sioux Falls is now \$26 which is an increase of \$4.

Dewey Comes Out for Compulsory in N. Y.

(CONTINUED FROM PAGE 20)

ing, as in Massachusetts, where the automobile casualty business runs an almost continuous political gauntlet. In his conference with insurance men, Governor Dewey indicated that New York rates are fixed by the companies, subject to approval by the insurance department.

Aside from the special self-interest of the insurance business in preferring a voluntary approach to the problem, one about like the present one, they object to compulsory because it is not aimed at the main problem, the reduction of accidents. It has nothing to do with enforcement of traffic and safety laws, the building of proper roads, the education of young drivers. They think driver education ought to be compulsory, in the field of compelling. There even exists a certain amount of misconception that compulsory will reduce accidents and therefore rates. Actually, of course, compulsory in itself, other things being equal, is apt to increase rates, especially in New York where there is great claim consciousness in many thickly populated

areas. The certainty that all are insured will certainly not diminish the number or size of claims.

Compulsory will not solve the problem of market.

There is general respect for the Dewey type of administration, but this respect does not extend to all states and not even to New York in the indefinite, non-Dewey future. Anyway, New York currently affords a striking example of good and bad administrations.

Another view expressed is that in coping with the irresponsible element of 10% (or whatever it may be) the entire social organism is put in a straight jacket.

On the other hand, there are those in the business who believe that it has, in general, tended to come up with too little and too late in the way of answers to problems in the auto field, explicitly, the one of the uninsured motorist. As long as there are any uninsured who cause accidents, there is going to be a hue and cry for compulsory.

Some in the business do not think it likely organized representation will sit down with the insurance department to help write a compulsory bill because most organized elements in the business will oppose it. Also, they do not believe they would get much good out of such participation, that the bill is apt to be about the same bill whether they participate or not.

Others, however, think this is not quite the case, that the business might do itself some good by avoiding some things in such a measure that could prove to be unhappy. An obvious example is provision for annual policies all expiring at one time, as in Massachusetts, Dec. 31. Certainly, if there were a compulsory law, the business would hope to avoid the horrible labor pains of that. Also, annual policies would affect specialty companies that write six month contracts. Presently so called conference companies are studying the advisability of going to a six month policy.

What the business hopes is that the governor has an open mind on the subject and that he can be persuaded to reverse himself and take another course. Obviously, however, Mr. Dewey and other state government officials are not as fearful of compulsory as is the business. After all, insurance is required of taxicabs, buses, trucks, and, latterly, of minor operators and owners of motor vehicles.

The New York Times did not express much opinion on Governor Dewey's recommendation, editorially, but the New York Herald Tribune said that it "seems only elementary reason—that no one should be allowed to enter the highways with a machine capable of killing people and wrecking property unless fully able to answer for damages . . . It is a ridiculous assumption that the person behind the wheel of a jalopy or juggernaut has to have at least one accident before the state interests itself." It admits, however, that compulsory "will not get rid of the bad drivers, and neither will it bring any swift reduction of the high rates which are caused by inflation and claim-consciousness as well as incompetence and recklessness on the road."

The Herald Tribune comments, "this newspaper is quite confident that Governor Dewey can hold the fort for private enterprise . . . The main idea is highway safety. Compulsory insurance, along with stricter demands on the quality of cars and drivers alike, will make a great contribution. New York

should lead the way for other states."

Insurance men claim of course that rates will go up under compulsory, the question of negligence is apt to disappear entirely, that there will be more bad risks for the business to absorb—in Massachusetts the assigned risk plan (200% loss ratio) is strictly for the purpose of certifying the risks without underwriting. Under compulsory there will be no classifications.

Mutual Agents Assn. of New York state has issued a bulletin calling on all members to fight the compulsory automobile proposal and support the alternative measures, which will be introduced, for unsatisfied judgment fund and impoundment. President Frank E. Wigg of White Plains is urging members to get in touch with state legislators at once to point out the evils of mandatory insurance and state control.

"With our eyes closed and our ears shut, we are against any form of mandatory insurance," he stated, but only an affirmative program will do. The business must assume full responsibility for the present dilemma, he said, and that includes agents. It has permitted itself to become the whipping boy for any group that wishes to champion a cause, no matter how far fetched. It has been apathetic and indifferent.

He called a special executive committee meeting for Jan. 9 to outline a more extensive program of opposition to compulsory.

Texans Plan Casualty Meets for Two Cities

Texas Assn. of Insurance Agents will conduct January 12 and 13 casualty and surety meetings at Dallas and Houston respectively. Joe E. Vincent, Bryan, chairman of the casualty insurance committee will be in charge.

The program will be the same in both cities. James L. Randell, Wichita Falls, Texas president, will open the meetings, and Garland E. Smith, casualty insurance commissioner, will give a talk on "Legislative Trends in Workmen's Compensation Insurance." John M. Campbell, St. Paul-Mercury Indemnity, will discuss "Errors and Omissions Insurance." In the afternoon speakers will be A. W. Penn of the Texas department, on "Bonds - Contract and Fidelity;" Don Squibb, manager of Texas Automobile Insurance Service Office, on "Automobile Insurance - Assigned Risk Plan," and John H. Kerr, Assistant Agency Director of Maryland Casualty, on "Comprehensive General Liability."

Hear School Superintendent

Mrs. Margaret A. Huff, superintendent of Gumbert School for Girls, addressed the Jan. 5 meeting of the Pittsburgh Assn. of A. & H. Underwriters

Dorsey Now President

Frank F. Dorsey, who is vice-president of U.S.F. & G., has been elected president of Fidelity & Guaranty Insurance Underwriters, Inc., succeeding Harry F. Ogden, who has retired. Sam G. Browning, who is an assistant vice-president of U.S.F. & G., becomes vice-president-secretary of F. & G.I.U.I.

Douglas F. Doby, whose appointment as special agent in the Mountain States for New Hampshire Fire was announced last week, was incorrectly identified as W. F. Doby.

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